

Department of Banking and Consumer Finance 901-A Woolfolk Building, Jackson, MS 39201
AGENCY ADDRESS

Jerry T. Wilson, Commissioner
CHIEF EXECUTIVE OFFICER

AGENCY	Actual Expenses FY Ending June 30, 2012	Estimate Expenses FY Ending June 30, 2013	Requested for FY Ending June 30, 2014	Requested Increase (+) or Decrease (-) FY 2014 vs. FY 2013 (Col. 3 vs. Col. 2)	
				AMOUNT	PERCENT
I. A. PERSONAL SERVICES					
1. Salaries, Wages & Fringe Benefits (Base)	4,289,596	4,803,375	4,803,375		
a. Additional Compensation			845,659		
b. Proposed Vacancy Rate (Dollar Amount)					
c. Per Diem		2,000	2,000		
Total Salaries, Wages & Fringe Benefits	4,289,596	4,805,375	5,651,034	845,659	17.59%
2. Travel					
a. Travel & Subsistence (In-State)	694,523	690,000	880,500	190,500	27.60%
b. Travel & Subsistence (Out-of-State)	209,386	260,500	266,500	6,000	2.30%
c. Travel & Subsistence (Out-of-Country)					
Total Travel	903,909	950,500	1,147,000	196,500	20.67%
B. CONTRACTUAL SERVICES (Schedule B):					
a. Tuition, Rewards & Awards	79,940	79,944	114,500	34,556	43.22%
b. Communications, Transportation & Utilities	11,746	11,746	12,725	979	8.33%
c. Public Information	25	25	25		
d. Rents	111,235	110,620	111,920	1,300	1.17%
e. Repairs & Service	699	699	800	101	14.44%
f. Fees, Professional & Other Services	178,726	276,369	318,800	42,431	15.35%
g. Other Contractual Services	33,071	95,040	109,800	14,760	15.53%
h. Data Processing	129,195	265,184	336,984	71,800	27.07%
i. Other					
Total Contractual Services	544,637	839,627	1,005,554	165,927	19.76%
C. COMMODITIES (Schedule C):					
a. Maintenance & Construction Materials & Supplies					
b. Printing & Office Supplies & Materials	31,016	29,000	32,000	3,000	10.34%
c. Equipment, Repair Parts, Supplies & Accessories	209				
d. Professional & Scientific Supplies & Materials					
e. Other Supplies & Materials	18,118	12,000	14,000	2,000	16.66%
Total Commodities	49,343	41,000	46,000	5,000	12.19%
D. CAPITAL OUTLAY:					
1. Total Other Than Equipment (Schedule D-1)					
2. Equipment (Schedule D-2):					
b. Road Machinery, Farm & Other Working Equipment					
c. Office Machines, Furniture, Fixtures & Equipment	3,282		12,000	12,000	
d. IS Equipment (Data Processing & Telecommunications)	91,990	1,000	33,200	32,200	3,220.00%
e. Equipment - Lease Purchase					
f. Other Equipment					
Total Equipment (Schedule D-2)	95,272	1,000	45,200	44,200	4,420.00%
3. Vehicles (Schedule D-3)					
4. Wireless Comm. Devices (Schedule D-4)	1,800		800	800	
E. SUBSIDIES, LOANS & GRANTS (Schedule E):	96,429				
TOTAL EXPENDITURES	5,980,986	6,637,502	7,895,588	1,258,086	18.95%
II. BUDGET TO BE FUNDED AS FOLLOWS:					
Cash Balance-Unencumbered	1,876,664	2,111,699	2,690,218	578,519	27.39%
General Fund Appropriation (Enter General Fund Lapse Below)					
State Support Special Funds					
Federal Funds					
Other Special Funds (Specify)					
BANK MAINTENANCE FUND - FUND 3511	3,745,886	4,245,886	4,334,148	88,262	2.07%
CONSUMER FINANCE FUND - FUND 3512	2,470,135	2,970,135	2,485,281	(484,854)	(16.32%)
Less: Estimated Cash Available Next Fiscal Period	(2,111,699)	(2,690,218)	(1,614,059)	(1,076,159)	(40.00%)
TOTAL FUNDS (equals Total Expenditures above)	5,980,986	6,637,502	7,895,588	1,258,086	18.95%
GENERAL FUND LAPSE					
III. PERSONNEL DATA					
Number of Positions Authorized in Appropriation Bill					
a.) Full Perm	57	55	64	9	16.36%
b.) Full T-L					
c.) Part Perm.					
d.) Part T-L					
Average Annual Vacancy Rate (Percentage)	8.19	0.61		(0.61)	
a.) Full Perm					
b.) Full T-L					
c.) Part Perm.					
d.) Part T-L					

Approved by: Jerry T. Wilson
Official of Board or Commission

Budget Officer: Richard Rogers / richard.rogers@dbcf.ms.gov

Phone Number: 601-359-1031

Submitted by: _____
Name

Title: Commissioner

Date: August 1, 2012

REQUEST BY FUNDING SOURCE

Name of Agency Department of Banking and Consumer Finance

Specify Funding Sources As Shown Below	FY 2012 Actual Amount	% Of Line Item	% Of Total Budget	FY 2013 Estimated Amount	% Of Line Item	% Of Total Budget	FY 2014 Requested Amount	% Of Line Item	% Of Total Budget
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Capital Expense Fund									
9. Federal _____ Other Special (Specify) _____									
10. BANK MAINTENANCE FUND - FUND	2,689,248	62.69%		2,948,907	61.36%		3,534,760	62.55%	
11. CONSUMER FINANCE FUND - FUND	1,600,348	37.30%		1,856,468	38.63%		2,116,274	37.44%	
12.									
13.									
Total Salaries	4,289,596		71.72%	4,805,375		72.39%	5,651,034		71.57%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Capital Expense Fund									
9. Federal _____ Other Special (Specify) _____									
10. BANK MAINTENANCE FUND - FUND	613,146	67.83%		612,070	64.39%		748,000	65.21%	
11. CONSUMER FINANCE FUND - FUND	290,763	32.16%		338,430	35.60%		399,000	34.78%	
12.									
13.									
Total Travel	903,909		15.11%	950,500		14.32%	1,147,000		14.52%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Capital Expense Fund									
9. Federal _____ Other Special (Specify) _____									
10. BANK MAINTENANCE FUND - FUND	351,600	64.55%		588,222	70.05%		624,344	62.08%	
11. CONSUMER FINANCE FUND - FUND	193,037	35.44%		251,405	29.94%		381,210	37.91%	
12.									
13.									
Total Contractual	544,637		9.10%	839,627		12.64%	1,005,554		12.73%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Capital Expense Fund									
9. Federal _____ Other Special (Specify) _____									
10. BANK MAINTENANCE FUND - FUND	32,520	65.90%		26,091	63.63%		29,091	63.24%	
11. CONSUMER FINANCE FUND - FUND	16,823	34.09%		14,909	36.36%		16,909	36.75%	
12.									
13.									
Total Commodities	49,343		0.82%	41,000		0.61%	46,000		0.58%

REQUEST BY FUNDING SOURCE

Name of Agency Department of Banking and Consumer Finance

Specify Funding Sources As Shown Below	FY 2012 Actual Amount	% Of Line Item	% Of Total Budget	FY 2013 Estimated Amount	% Of Line Item	% Of Total Budget	FY 2014 Requested Amount	% Of Line Item	% Of Total Budget
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Capital Expense Fund									
9. Federal _____ Other Special (Specify) _____									
10. BANK MAINTENANCE FUND - FUND									
11. CONSUMER FINANCE FUND - FUND 3512									
12.									
13.									
Total Other Than Equipment									
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Capital Expense Fund									
9. Federal _____ Other Special (Specify) _____									
10. BANK MAINTENANCE FUND - FUND	64,913	68.13%		735	73.50%		33,200	73.45%	
11. CONSUMER FINANCE FUND - FUND 3512	30,359	31.86%		265	26.50%		12,000	26.54%	
12.									
13.									
Total Equipment	95,272		1.59%	1,000		0.01%	45,200		0.57%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Capital Expense Fund									
9. Federal _____ Other Special (Specify) _____									
10. BANK MAINTENANCE FUND - FUND									
11. CONSUMER FINANCE FUND - FUND 3512									
12.									
13.									
Total Vehicles									
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Capital Expense Fund									
9. Federal _____ Other Special (Specify) _____									
10. BANK MAINTENANCE FUND - FUND	900	50.00%					400	50.00%	
11. CONSUMER FINANCE FUND - FUND 3512	900	50.00%					400	50.00%	
12.									
13.									
Total Wireless Comm. Devices	1,800		0.03%				800		0.01%

REQUEST BY FUNDING SOURCE

Name of Agency Department of Banking and Consumer Finance

Specify Funding Sources As Shown Below	FY 2012 Actual Amount	% Of Line Item	% Of Total Budget	FY 2013 Estimated Amount	% Of Line Item	% Of Total Budget	FY 2014 Requested Amount	% Of Line Item	% Of Total Budget
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Capital Expense Fund									
9. Federal _____ Other Special (Specify) _____									
10. BANK MAINTENANCE FUND - FUND									
11. CONSUMER FINANCE FUND - FUND	96,429	100.00%							
12.									
13.									
Total Subsidies, Loans & Grants	96,429		1.61%						
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Capital Expense Fund									
9. Federal _____ Other Special (Specify) _____									
10. BANK MAINTENANCE FUND - FUND	3,752,327	62.73%		4,176,025	62.91%		4,969,795	62.94%	
11. CONSUMER FINANCE FUND - FUND	2,228,659	37.26%		2,461,477	37.08%		2,925,793	37.05%	
12.									
13.									
TOTAL	5,980,986		100.00%	6,637,502		100.00%	7,895,588		100.00%

SPECIAL FUNDS DETAIL

Department of Banking and Consumer Finance
Name of Agency

S. STATE SUPPORT SPECIAL FUNDS		(1) Actual Revenues FY 2012	(2) Estimated Revenues FY 2013	(3) Requested Revenues FY 2014
Source (Fund Number)	Detailed Description of Source			
	Cash Balance-Unencumbered			
Budget Contingency Fund	BCF - Budget Contingency Fund			
Education Enhancement Fund	EEF - Education Enhancement Fund			
Health Care Expendable Fund	HCEF - Health Care Expendable Fund			
Tobacco Control Fund	TCF - Tobacco Control Fund			
ARRA - Education, Discretionary, FMAP	ARRA - Education, Discretionary, FMAP			
Hurricane Disaster Reserve Fund	HDRF - Hurricane Disaster Reserve Fund			
Capital Expense Fund	CEF - Capital Expense Fund			
Section S TOTAL				

A. FEDERAL FUNDS*		Percentage Match Requirement		(1) Actual Revenues FY 2012	(2) Estimated Revenues FY 2013	(3) Requested Revenues FY 2014
Source (Fund Number)	Detailed Description of Source	FY 2013	FY 2014			
	Cash Balance-Unencumbered					
Section A TOTAL						

B. OTHER SPECIAL FUNDS (NON-FED'L)		(1) Actual Revenues FY 2012	(2) Estimated Revenues FY 2013	(3) Requested Revenues FY 2014
Source (Fund Number)	Detailed Description of Source			
	Cash Balance-Unencumbered	1,876,664	2,111,699	2,690,218
BANK MAINTENANCE FUND - FUND	BANK AND CREDIT UNION	3,745,886	4,245,886	4,334,148
CONSUMER FINANCE FUND - FUND	CONSUMER FINANCE LICENSE & EXAM	2,470,135	2,970,135	2,485,281
Section B TOTAL		8,092,685	9,327,720	9,509,647

Section S + A + B TOTAL		8,092,685	9,327,720	9,509,647
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C. TREASURY FUND/BANK ACCOUNTS*			(1) Reconciled Balance as of 6/30/12	(2) Balance as of 6/30/13	(3) Balance as of 6/30/14
Name of Fund/Account	Fund/Account Number	Name of Bank (If Applicable)			
BANK MAINTENANCE FUND	3511	ASSESSMENTS BANKS AND CREDIT	832,062	1,110,218	710,000
CONSUMER FINANCE FUND	3512	LICENSE FEES/EXAMINATIONS	1,279,637	1,580,000	904,059

* Any non-federal funds that have restricted uses must be identified and narrative of restrictions attached.

**NARRATIVE OF SPECIAL FUNDS DETAIL
AND TREASURY FUND/BANK ACCOUNTS**

Department of Banking and Consumer Finance

Name of Agency

OTHER SPECIAL FUNDS

Fund 3511 (Bank Maintenance) - The Banking Division is funded through the assessments of Banks, Savings & Loans, Trust Companies, Savings Banks, and Credit Unions which the Department regulates.

Fund 3512 (Consumer Finance) - The Consumer Finance Division is funded by license and examination fees of the consumer industries regulated by the Department.

TREASURY FUND/BANK

All monies collected by the Department of Banking and Consumer Finance are deposited in the State Treasury to the credit of the Department. Fund 3511, Bank Maintenance, is utilized for the Banking Division and Fund 3512, Consumer Finance, is utilized for the Consumer Finance Division.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance _____

Program No. _____ of _____ 7 Programs

AGENCY

SUMMARY OF ALL PROGRAMS

PROGRAM

	FY 2012 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				4,289,596	4,289,596
Travel				903,909	903,909
Contractual Services				544,637	544,637
Commodities				49,343	49,343
Other Than Equipment					
Equipment				95,272	95,272
Vehicles					
Wireless Comm. Devs.				1,800	1,800
Subsidies, Loans & Grants				96,429	96,429
Total				5,980,986	5,980,986
No. of Positions (FTE)				57.00	57.00

	FY 2013 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				4,805,375	4,805,375
Travel				950,500	950,500
Contractual Services				839,627	839,627
Commodities				41,000	41,000
Other Than Equipment					
Equipment				1,000	1,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				6,637,502	6,637,502
No. of Positions (FTE)				55.00	55.00

	FY 2014 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				224,271	224,271
Travel				34,500	34,500
Contractual Services				134,427	134,427
Commodities				5,000	5,000
Other Than Equipment					
Equipment				7,200	7,200
Vehicles					
Wireless Comm. Devs.				800	800
Subsidies, Loans & Grants					
Total				406,198	406,198
No. of Positions (FTE)					

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. _____ of 7 Programs

SUMMARY OF ALL PROGRAMS

PROGRAM

FY 2014 Expansion/Reduction of Existing Activities					
	(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				621,388	621,388
Travel				162,000	162,000
Contractual Services				31,500	31,500
Commodities					
Other Than Equipment					
Equipment				37,000	37,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				851,888	851,888
No. of Positions (FTE)				9.00	9.00

FY 2014 New Activities					
	(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

FY 2014 Total Request					
	(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe				5,651,034	5,651,034
Travel				1,147,000	1,147,000
Contractual Services				1,005,554	1,005,554
Commodities				46,000	46,000
Other Than Equipment					
Equipment				45,200	45,200
Vehicles					
Wireless Comm. Devs.				800	800
Subsidies, Loans & Grants					
Total				7,895,588	7,895,588
No. of Positions (FTE)				64.00	64.00

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

**SUMMARY OF PROGRAMS
FORM MBR-1-03sum**

Department of Banking and Consumer Finance _____
Agency Name

FUNDING REQUESTED FISCAL YEAR 2014

PROGRAM	GENERAL	ST.SUPP.SPECIAL	FEDERAL	OTHER SPECIAL	TOTAL
1. BANK - ADMINISTRATION				1,314,651	1,314,651
2. BANK - EXAMINATION				3,659,352	3,659,352
3. BANK BOARD HEARINGS				1,704	1,704
4. CONSUMER FIN - ADMINISTRATION				566,016	566,016
5. CONSUMER FIN - EXAMINATION				1,016,406	1,016,406
6. MORTGAGE - ADMINISTRATION				496,574	496,574
7. MORTGAGE - EXAMINATION				840,885	840,885
SUMMARY OF ALL PROGRAMS				7,895,588	7,895,588

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 1 of 7 Programs

BANK - ADMINISTRATION

PROGRAM

	FY 2012 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				801,937	801,937
Travel				32,886	32,886
Contractual Services				264,352	264,352
Commodities				31,900	31,900
Other Than Equipment					
Equipment				65,813	65,813
Vehicles					
Wireless Comm. Devs.				900	900
Subsidies, Loans & Grants					
Total				1,197,788	1,197,788
No. of Positions (FTE)				7.00	7.00

	FY 2013 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				679,900	679,900
Travel				63,341	63,341
Contractual Services				502,396	502,396
Commodities				13,978	13,978
Other Than Equipment					
Equipment				206	206
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				1,259,821	1,259,821
No. of Positions (FTE)				7.00	7.00

	FY 2014 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				15,503	15,503
Travel					
Contractual Services				34,427	34,427
Commodities				1,500	1,500
Other Than Equipment					
Equipment				3,000	3,000
Vehicles					
Wireless Comm. Devs.				400	400
Subsidies, Loans & Grants					
Total				54,830	54,830
No. of Positions (FTE)					

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 1 of 7 Programs

BANK - ADMINISTRATION

PROGRAM

FY 2014 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2014 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2014 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			695,403	695,403
Travel			63,341	63,341
Contractual Services			536,823	536,823
Commodities			15,478	15,478
Other Than Equipment				
Equipment			3,206	3,206
Vehicles				
Wireless Comm. Devs.			400	400
Subsidies, Loans & Grants				
Total			1,314,651	1,314,651
No. of Positions (FTE)			7.00	7.00

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance

Program No. 2 of 7 Programs

AGENCY

BANK - EXAMINATION

PROGRAM

	FY 2012 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				1,887,312	1,887,312
Travel				581,121	581,121
Contractual Services				87,247	87,247
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				2,555,680	2,555,680
No. of Positions (FTE)				25.00	25.00

	FY 2013 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				2,267,303	2,267,303
Travel				548,729	548,729
Contractual Services				85,826	85,826
Commodities				12,114	12,114
Other Than Equipment					
Equipment				530	530
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				2,914,502	2,914,502
No. of Positions (FTE)				24.00	24.00

	FY 2014 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				153,963	153,963
Travel				20,500	20,500
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				174,463	174,463
No. of Positions (FTE)					

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance _____

Program No. 2 of 7 Programs

AGENCY

BANK - EXAMINATION

PROGRAM

FY 2014 Expansion/Reduction of Existing Activities					
	(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				413,387	413,387
Travel				108,000	108,000
Contractual Services				21,000	21,000
Commodities					
Other Than Equipment					
Equipment				28,000	28,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				570,387	570,387
No. of Positions (FTE)				6.00	6.00

FY 2014 New Activities					
	(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

FY 2014 Total Request					
	(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe				2,834,653	2,834,653
Travel				677,229	677,229
Contractual Services				106,826	106,826
Commodities				12,114	12,114
Other Than Equipment					
Equipment				28,530	28,530
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				3,659,352	3,659,352
No. of Positions (FTE)				30.00	30.00

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 3 of 7 Programs

BANK BOARD HEARINGS

PROGRAM

	FY 2012 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				14	14
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				14	14
No. of Positions (FTE)					

	FY 2013 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				1,704	1,704
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				1,704	1,704
No. of Positions (FTE)					

	FY 2014 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance _____

Program No. 3 of 7 Programs

AGENCY

BANK BOARD HEARINGS

PROGRAM

FY 2014 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2014 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2014 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			1,704	1,704
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total			1,704	1,704
No. of Positions (FTE)				

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance

Program No. 4 of 7 Programs

AGENCY

CONSUMER FIN - ADMINISTRATION
PROGRAM

	FY 2012 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				298,861	298,861
Travel				13,516	13,516
Contractual Services				84,225	84,225
Commodities				13,311	13,311
Other Than Equipment					
Equipment				18,509	18,509
Vehicles					
Wireless Comm. Devs.				900	900
Subsidies, Loans & Grants					
Total				429,322	429,322
No. of Positions (FTE)				5.00	5.00

	FY 2013 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				344,182	344,182
Travel				15,245	15,245
Contractual Services				125,499	125,499
Commodities				5,590	5,590
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				490,516	490,516
No. of Positions (FTE)				5.00	5.00

	FY 2014 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services				70,000	70,000
Commodities				2,500	2,500
Other Than Equipment					
Equipment				3,000	3,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				75,500	75,500
No. of Positions (FTE)					

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 4 of 7 Programs

CONSUMER FIN - ADMINISTRATION
PROGRAM

FY 2014 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2014 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2014 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			344,182	344,182
Travel			15,245	15,245
Contractual Services			195,499	195,499
Commodities			8,090	8,090
Other Than Equipment				
Equipment			3,000	3,000
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total			566,016	566,016
No. of Positions (FTE)			5.00	5.00

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance

Program No. 5 of 7 Programs

AGENCY

CONSUMER FIN - EXAMINATION

PROGRAM

	FY 2012 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				521,752	521,752
Travel				131,847	131,847
Contractual Services				2,858	2,858
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants				96,429	96,429
Total				752,886	752,886
No. of Positions (FTE)				8.00	8.00

	FY 2013 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				625,223	625,223
Travel				158,544	158,544
Contractual Services				10,931	10,931
Commodities				2,329	2,329
Other Than Equipment					
Equipment				88	88
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				797,115	797,115
No. of Positions (FTE)				7.00	7.00

	FY 2014 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				24,224	24,224
Travel				7,000	7,000
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.				400	400
Subsidies, Loans & Grants					
Total				31,624	31,624
No. of Positions (FTE)					

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance

Program No. 5 of 7 Programs

AGENCY

CONSUMER FIN - EXAMINATION

PROGRAM

FY 2014 Expansion/Reduction of Existing Activities					
	(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				138,667	138,667
Travel				36,000	36,000
Contractual Services				7,000	7,000
Commodities					
Other Than Equipment					
Equipment				6,000	6,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				187,667	187,667
No. of Positions (FTE)				2.00	2.00

FY 2014 New Activities					
	(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

FY 2014 Total Request					
	(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe				788,114	788,114
Travel				201,544	201,544
Contractual Services				17,931	17,931
Commodities				2,329	2,329
Other Than Equipment					
Equipment				6,088	6,088
Vehicles					
Wireless Comm. Devs.				400	400
Subsidies, Loans & Grants					
Total				1,016,406	1,016,406
No. of Positions (FTE)				9.00	9.00

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance

Program No. 6 of 7 Programs

AGENCY

MORTGAGE - ADMINISTRATION

PROGRAM

	FY 2012 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				420,732	420,732
Travel				8,244	8,244
Contractual Services				99,978	99,978
Commodities				4,132	4,132
Other Than Equipment					
Equipment				10,950	10,950
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				544,036	544,036
No. of Positions (FTE)				6.00	6.00

	FY 2013 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				330,353	330,353
Travel				11,433	11,433
Contractual Services				101,210	101,210
Commodities				4,659	4,659
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				447,655	447,655
No. of Positions (FTE)				6.00	6.00

	FY 2014 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				16,719	16,719
Travel					
Contractual Services				30,000	30,000
Commodities				1,000	1,000
Other Than Equipment					
Equipment				1,200	1,200
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				48,919	48,919
No. of Positions (FTE)					

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 6 of 7 Programs

MORTGAGE - ADMINISTRATION
PROGRAM

FY 2014 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2014 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2014 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			347,072	347,072
Travel			11,433	11,433
Contractual Services			131,210	131,210
Commodities			5,659	5,659
Other Than Equipment				
Equipment			1,200	1,200
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total			496,574	496,574
No. of Positions (FTE)			6.00	6.00

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance

Program No. 7 of 7 Programs

AGENCY

MORTGAGE - EXAMINATION

PROGRAM

	FY 2012 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				358,988	358,988
Travel				136,295	136,295
Contractual Services				5,977	5,977
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				501,260	501,260
No. of Positions (FTE)				6.00	6.00

	FY 2013 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				556,710	556,710
Travel				153,208	153,208
Contractual Services				13,765	13,765
Commodities				2,330	2,330
Other Than Equipment					
Equipment				176	176
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				726,189	726,189
No. of Positions (FTE)				6.00	6.00

	FY 2014 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				13,862	13,862
Travel				7,000	7,000
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				20,862	20,862
No. of Positions (FTE)					

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 7 of 7 Programs

MORTGAGE - EXAMINATION

PROGRAM

FY 2014 Expansion/Reduction of Existing Activities					
	(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				69,334	69,334
Travel				18,000	18,000
Contractual Services				3,500	3,500
Commodities					
Other Than Equipment					
Equipment				3,000	3,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				93,834	93,834
No. of Positions (FTE)				1.00	1.00

FY 2014 New Activities					
	(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

FY 2014 Total Request					
	(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe				639,906	639,906
Travel				178,208	178,208
Contractual Services				17,265	17,265
Commodities				2,330	2,330
Other Than Equipment					
Equipment				3,176	3,176
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				840,885	840,885
No. of Positions (FTE)				7.00	7.00

Note: FY2014 Total Request = FY2013 Estimated + FY2014 Incr(Decr) for Continuation + FY2014 Expansion/Reduction of Existing Activities + FY2014 New Activities.

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

1 - BANK - ADMINISTRATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
	FY 2013 Appropriation	Escalations By DFA	Non-Recurring Items	Contractual Continuation	Commodities Continuation	Equipment Continuation	Wireless Comm. Continuation	Salary Reallocations
EXPENDITURES:								
SALARIES	679,900							15,503
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	679,900							15,503
TRAVEL	63,341							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	63,341							
CONTRACTUAL	502,396			34,427				
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	502,396			34,427				
COMMODITIES	13,978				1,500			
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	13,978				1,500			
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT	206					3,000		
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	206					3,000		
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV							400	
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER							400	
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	1,259,821			34,427	1,500	3,000	400	15,503

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	1,259,821			34,427	1,500	3,000	400	15,503
TOTAL	1,259,821			34,427	1,500	3,000	400	15,503

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	7.00							
TOTAL FTE	7.00							

PRIORITY LEVEL:

	Total Funding Change	FY 2014 Total Request						
EXPENDITURES:								
SALARIES	15,503	695,403						
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

1 - BANK - ADMINISTRATION

AGENCY

PROGRAM NAME

	I	J	K	L	M	N	O	P
OTHER	15,503	695,403						
TRAVEL		63,341						
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER		63,341						
CONTRACTUAL	34,427	536,823						
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	34,427	536,823						
COMMODITIES	1,500	15,478						
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	1,500	15,478						
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT	3,000	3,206						
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	3,000	3,206						
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV	400	400						
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	400	400						
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	54,830	1,314,651						

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	54,830	1,314,651						
TOTAL	54,830	1,314,651						

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE		7.00						
TOTAL FTE		7.00						

PRIORITY LEVEL:

	FY 2013 Appropriation	Escalations By DFA	Non-Recurring Items	Travel Costs	Salary Reclassifications	Salary Benchmarks	New Pins Requested	Total Funding Change
EXPENDITURES:								
SALARIES	2,267,303				53,462	100,501	413,387	567,350
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	2,267,303				53,462	100,501	413,387	567,350
TRAVEL	548,729			20,500			108,000	128,500
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	548,729			20,500			108,000	128,500

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

2 - BANK - EXAMINATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
CONTRACTUAL	85,826						21,000	21,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	85,826						21,000	21,000
COMMODITIES	12,114							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	12,114							
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT	530						28,000	28,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	530						28,000	28,000
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	2,914,502			20,500	53,462	100,501	570,387	744,850

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	2,914,502			20,500	53,462	100,501	570,387	744,850
TOTAL	2,914,502			20,500	53,462	100,501	570,387	744,850

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	24.00						6.00	6.00
TOTAL FTE	24.00						6.00	6.00

PRIORITY LEVEL:

EXPENDITURES:	FY 2014 Total Request							
SALARIES	2,834,653							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	2,834,653							
TRAVEL	677,229							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	677,229							
CONTRACTUAL	106,826							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	106,826							
COMMODITIES	12,114							

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

2 - BANK - EXAMINATION

AGENCY

PROGRAM NAME

I J K L M N O P

GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	12,114							
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT	28,530							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	28,530							
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	3,659,352							

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	3,659,352							
TOTAL	3,659,352							

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	30.00							
TOTAL FTE	30.00							

PRIORITY LEVEL:

	FY 2013 Appropriation	Escalations By DFA	Non-Recurring Items	Total Funding Change	FY 2014 Total Request			
EXPENDITURES:								
SALARIES	1,704				1,704			
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	1,704				1,704			
TRAVEL								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
CONTRACTUAL								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
COMMODITIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
CAPITAL-OTE								
GENERAL								

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

3 - BANK BOARD HEARINGS

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	1,704				1,704			

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	1,704				1,704			
TOTAL	1,704				1,704			

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE								
TOTAL FTE								

PRIORITY LEVEL:

	FY 2013 Appropriation	Escalations By DFA	Non-Recurring Items	Contractual Continuation	Commodities Continuation	Equipment Continuation	Total Funding Change	FY 2014 Total Request
EXPENDITURES:								
SALARIES	344,182							344,182
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	344,182							344,182
TRAVEL	15,245							15,245
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	15,245							15,245
CONTRACTUAL	125,499			70,000			70,000	195,499
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	125,499			70,000			70,000	195,499
COMMODITIES	5,590				2,500		2,500	8,090
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	5,590				2,500		2,500	8,090
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT						3,000	3,000	3,000
GENERAL								
ST.SUP.SPECIAL								

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

4 - CONSUMER FIN - ADMINISTRATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
FEDERAL								
OTHER						3,000	3,000	3,000
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	490,516			70,000	2,500	3,000	75,500	566,016

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	490,516			70,000	2,500	3,000	75,500	566,016
TOTAL	490,516			70,000	2,500	3,000	75,500	566,016

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	5.00							5.00
TOTAL FTE	5.00							5.00

PRIORITY LEVEL:

	FY 2013 Appropriation	Escalations By DFA	Non-Recurring Items	Travel Costs	Wireless Comm Continuation	Salary Benchmarks	New Pins Requested	Total Funding Change
EXPENDITURES:								
SALARIES	625,223					24,224	138,667	162,891
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	625,223					24,224	138,667	162,891
TRAVEL	158,544			7,000			36,000	43,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	158,544			7,000			36,000	43,000
CONTRACTUAL	10,931						7,000	7,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	10,931						7,000	7,000
COMMODITIES	2,329							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	2,329							
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT	88						6,000	6,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	88						6,000	6,000
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

5 - CONSUMER FIN - EXAMINATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
OTHER								
WIRELESS DEV					400			400
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER					400			400
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	797,115			7,000	400	24,224	187,667	219,291

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	797,115			7,000	400	24,224	187,667	219,291
TOTAL	797,115			7,000	400	24,224	187,667	219,291

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	7.00						2.00	2.00
TOTAL FTE	7.00						2.00	2.00

PRIORITY LEVEL:

	FY 2014 Total Request							
EXPENDITURES:								
SALARIES	788,114							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	788,114							
TRAVEL	201,544							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	201,544							
CONTRACTUAL	17,931							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	17,931							
COMMODITIES	2,329							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	2,329							
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT	6,088							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	6,088							
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV	400							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	400							

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

5 - CONSUMER FIN - EXAMINATION

AGENCY

PROGRAM NAME

I J K L M N O P

SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	1,016,406							

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	1,016,406							
TOTAL	1,016,406							

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	9.00							
TOTAL FTE	9.00							

PRIORITY LEVEL:

	FY 2013 Appropriation	Escalations By DFA	Non-Recurring Items	Contractual Continuation	Commodities Continuation	Computer Continuation	Salary Reallocation	Salary Reclassification
EXPENDITURES:	330,353						9,651	7,068
SALARIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	330,353						9,651	7,068
TRAVEL	11,433							
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	11,433							
CONTRACTUAL	101,210			30,000				
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	101,210			30,000				
COMMODITIES	4,659				1,000			
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	4,659				1,000			
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT						1,200		
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER						1,200		
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	447,655			30,000	1,000	1,200	9,651	7,068

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

6 - MORTGAGE - ADMINISTRATION

AGENCY

PROGRAM NAME

A B C D E F G H

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	447,655			30,000	1,000	1,200	9,651	7,068
TOTAL	447,655			30,000	1,000	1,200	9,651	7,068

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	6.00							
TOTAL FTE	6.00							

PRIORITY LEVEL:

	Total Funding Change	FY 2014 Total Request						
EXPENDITURES:								
SALARIES	16,719	347,072						
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	16,719	347,072						
TRAVEL		11,433						
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER		11,433						
CONTRACTUAL	30,000	131,210						
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	30,000	131,210						
COMMODITIES	1,000	5,659						
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	1,000	5,659						
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT	1,200	1,200						
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	1,200	1,200						
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	48,919	496,574						

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	48,919			496,574				

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

6 - MORTGAGE - ADMINISTRATION

AGENCY

PROGRAM NAME

	I	J	K	L	M	N	O	P
TOTAL	48,919	496,574						

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE		6.00						
TOTAL FTE		6.00						

PRIORITY LEVEL:

	FY 2013 Appropriation	Escalations By DFA	Non-Recurring Items	Travel Costs	Salary Benchmarks	New Pins Requested	Total Funding Change	FY 2014 Total Request
SALARIES	556,710				13,862	69,334	83,196	639,906
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	556,710				13,862	69,334	83,196	639,906
TRAVEL	153,208			7,000		18,000	25,000	178,208
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	153,208			7,000		18,000	25,000	178,208
CONTRACTUAL	13,765					3,500	3,500	17,265
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	13,765					3,500	3,500	17,265
COMMODITIES	2,330							2,330
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	2,330							2,330
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT	176					3,000	3,000	3,176
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	176					3,000	3,000	3,176
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	726,189			7,000	13,862	93,834	114,696	840,885

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	726,189			7,000	13,862	93,834	114,696	840,885
TOTAL	726,189			7,000	13,862	93,834	114,696	840,885

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

7 - MORTGAGE - EXAMINATION

AGENCY

PROGRAM NAME

A B C D E F G H

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	6.00					1.00	1.00	7.00
TOTAL FTE	6.00					1.00	1.00	7.00

PRIORITY LEVEL:

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PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

1 - BANK - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

To administer laws regulating Banks, Credit Unions, Trust Companies, Savings & Loans, and Savings Banks chartered by the State of Mississippi.

II. Program Objective:

To evaluate the value, credit worthiness of assets, and condition of regulated Financial Institutions through reports of examining staff.

III. Current program activities as supported by the funding in Columns 6-15 (FY 13 Estimated & FY 14 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:**(D) Contractual Continuation:**

Continuation of Banking Interstate Compact Fee increases, Licensing and ITS contracting fees \$34,427.

(E) Commodities Continuation:

Increase in commodities costs \$1,500.00

(F) Equipment Continuation:

Computer repair/replacement Desktops and Laptops \$3,000.

(G) Wireless Comm. Continuation:

Replacement of wireless devices \$400.00.

(H) Salary Reallocations:

Reallocations are requested for two Banking Administrative Staff for a total of \$15,503.

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

2 - BANK - EXAMINATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

To examine Banks, Trust Companies, Credit Unions, Savings & Loans, and Savings Banks chartered by the State of Mississippi.

II. Program Objective:

To examine and ascertain the value, credit worthiness, and strength of Financial Institutions regulated.

III. Current program activities as supported by the funding in Columns 6-15 (FY 13 Estimated & FY 14 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:**(D) Travel Costs:**

Travel Costs for in-state and out of state travel for continuing services \$20,500.00.

(E) Salary Reclassifications:

Reclassifications for six (6) Bank Examiners totaling \$53,462.

(F) Salary Benchmarks:

Benchmarks for twenty two (22) Bank Examiners totalling \$100,501.

IV. Additional program activities that will result from increased funding requested in Columns 16-25 (MBR-1-03) and specified Budget Decision Unit Columns (MBR-1-03-A):**(G) New Pins Requested:**

Six (6) New Bank Examiner Pins requested along with the accompanying costs for training and equipment.

Salary cost for the additional Pins \$413,387.

In state and out of state travel costs for examinations \$108,000.

Training and classes totaling \$21,000.

Laptops, Printers, Scanners, and additional equipment \$28,000.

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

3 - BANK BOARD HEARINGS

AGENCY NAME

PROGRAM NAME

I. Program Description:

Contested applications for branch banks and applications for new banks are heard with a subsequent ruling and decision.

II. Program Objective:

To fairly administer the laws on Board Hearings of applications for new banks and contested applications for branch banks.

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance4 - CONSUMER FIN - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

The responsibilities of the Consumer Fin - Administration program are to work with licensees and potential licensees to (1) ensure proper documentation on each license application under the various laws relating to consumer loans, motor vehicle, pawnbrokers, title pledge lenders, money transmitters, premium finance, consumer loan brokers, check cashers, and debt management service providers, and (2) issue licenses to qualified companies under the law. Supervision of the examiners and providing assistance to licensees are also duties performed under this program.

II. Program Objective:

To issue licenses to qualified companies under the various consumer laws and to work with the examiners in the event violations are noted.

III. Current program activities as supported by the funding in Columns 6-15 (FY 13 Estimated & FY 14 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:**(D) Contractual Continuation:**

Continuation of Licensing and ITS contractual fees \$2,000.

Fingerprint Processing Year, increased cost of 2000 @ \$34.00 each is \$68,000.

(E) Commodities Continuation:

Increase in commodities costs \$2,500.

(F) Equipment Continuation:

Computer and Laptop replacements. \$3,000.

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

5 - CONSUMER FIN - EXAMINATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

To examine licensees under the various consumer laws:

- Small loan, motor vehicle, premium finance, title pledge, check casher, money transmitters, consumer loan broker, mortgage, pawnbroker, and debt management service providers.

II. Program Objective:

To perform examinations that will ensure the consumers' accounts are being handled in accordance with the provisions of the laws.

III. Current program activities as supported by the funding in Columns 6-15 (FY 13 Estimated & FY 14 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:**(D) Travel Costs:**

Travel costs increasing for in-state and out of state travel for continuing services \$7,000.

(E) Wireless Comm Continuation:

Wireless communication devices replacement costs. \$400.

(F) Salary Benchmarks:

Benchmarks for five (5) Consumer Examiners totalling \$24,224.

IV. Additional program activities that will result from increased funding requested in Columns 16-25 (MBR-1-03) and specified Budget Decision Unit Columns (MBR-1-03-A):**(G) New Pins Requested:**

Two (2) New Consumer Examiner Pins requested.

Salary cost for requested Pins \$138,667.

In state and out of state travel costs for examinations \$36,000.

Training and classes \$7,000.

Laptops, scanners, printers, and additional equipment \$6,000.

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

6 - MORTGAGE - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

The responsibilities of the Mortgage - Administration program are to work with licensees and potential licensees to (1) ensure proper documentation on each license application under the laws relating to mortgage companies, loan originators and branches and (2) issue licenses to qualified companies, loan originators and branches under the law. Supervision of the examiners and providing assistance to licensees and consumers are also duties performed under this program.

II. Program Objective:

To issue licenses to qualified companies, loan originators and branches under the various mortgage laws and to work with the examiners in the event violations are noted.

III. Current program activities as supported by the funding in Columns 6-15 (FY 13 Estimated & FY 14 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:**(D) Contractual Continuation:**

Contractual continuation of licensing and ITS contractual fees \$26,600.
Fingerprinting Year 100 @ \$34.00 for \$3,400.

(E) Commodities Continuation:

Increase in Commodities Costs. \$1,000.

(F) Computer Continuation:

Computer and Laptop repair/replacement. \$1,200.

(G) Salary Reallocation:

Reallocation requested for one (1) Mortgage Employee totalling \$9,651.

(H) Salary Reclassification:

Reclassification for two (2) Administrative Assistants in Mortgage Division totalling \$7,068.

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

7 - MORTGAGE - EXAMINATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

To examine licensees under the mortgage law.

II. Program Objective:

To perform examinations that will ensure the consumers' accounts are being handled in accordance with the provisions of the laws.

III. Current program activities as supported by the funding in Columns 6-15 (FY 13 Estimated & FY 14 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:**(D) Travel Costs:**

Travel costs increasing for in-state and out of state travel for continuing services \$7,000.

(E) Salary Benchmarks:

Benchmarks for four (4) Mortgage Employees totalling \$13,862.

IV. Additional program activities that will result from increased funding requested in Columns 16-25 (MBR-1-03) and specified Budget Decision Unit Columns (MBR-1-03-A):**(F) New Pins Requested:**

One (1) New Pin requested for a Mortgage Examiner.

Salary costs for requested Pin \$69,334.

In state and out of state travel costs for examinations \$18,000.

Training and classes \$3,500.

Printer, scanner, laptop, and additional equipment \$3,000.

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

1 - BANK - ADMINISTRATION
 PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies	97.00	96.00	94.00
2 Assets (billions) of Financial Institutions supervised	43.69	46.04	48.50

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies	97.00	96.00	94.00
2 Assets (billions) of Financial Institutions supervised	43.69	46.04	48.50

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Provide chartering opportunity	97.00	97.00	97.00
2 Continuous annual examination	97.00	97.00	97.00
3 Provide consumers convenient banking access	97.00	97.00	97.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
 Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
 Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

2 - BANK - EXAMINATION
 PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Number of Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies to be examined on-site	83.00	81.00	81.00
2 Assets (billions) of Financial Institutions to be examined and/or monitored off-site	43.69	46.04	48.50

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies	97.00	96.00	94.00
2 Assets (billions) of Financial Institutions to be examined	43.69	46.04	48.50

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Examine each Financial Institution for the banking public to ensure safe and sound institutions	97.00	96.00	94.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
 Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
 Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

3 - BANK BOARD HEARINGS
 PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 New Bank - Hearings	0.00	1.00	1.00
2 Branch Decision - Hearings	0.00	1.00	1.00
3 Regulation - Hearings	0.00	1.00	1.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 New Bank - Hearings	0.00	1.00	1.00
2 Branch Decision - Hearings	0.00	1.00	1.00
3 Regulation - Hearings	0.00	1.00	1.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 New Bank - Hearings	0.00	1.00	1.00
2 Branch Decision - Hearings	0.00	1.00	1.00
3 Regulation Hearings	0.00	1.00	1.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
 Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
 Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

4 - CONSUMER FIN - ADMINISTRATION
 PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Small Loans Licensees	492.00	494.00	496.00
2 Motor Vehicle Licensees	197.00	200.00	205.00
3 Premium Finance Licensees	51.00	51.00	51.00
4 Money Transmitter licensees (formerly Sale of Checks)	56.00	56.00	56.00
5 Pawnbroker licensees	227.00	228.00	229.00
6 Title Pledge licensees	452.00	460.00	470.00
7 Check Casher licensees	1,037.00	1,037.00	1,037.00
8 Consumer Loan Broker licensees	14.00	14.00	14.00
9 Debt Management Service Provider licensees	45.00	45.00	45.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Small Loan renewal license fee (initial \$750.00)	475.00	475.00	475.00
2 Motor Vehicle renewal license fee (initial \$750.00)	475.00	475.00	475.00
3 Premium Finance renewal license fee (initial \$750.00)	475.00	475.00	475.00
4 Money Transmitter renewal license fee (initial \$750.00)	400.00	400.00	400.00
5 Pawnbroker renewal license fee (initial \$500)	350.00	350.00	350.00
6 Title Pledge renewal license fee (initial \$750.00)	475.00	475.00	475.00
7 Check Casher renewal license fee (initial \$750)	475.00	475.00	475.00
8 Consumer Loan Broker renewal license fee (initial \$300)	300.00	300.00	300.00
9 Debt Management Service Providers renewal license fee (initial \$750)	475.00	475.00	475.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 To license qualified companies with an efficient turnaround	2,571.00	2,575.00	2,603.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
 Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
 Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

5 - CONSUMER FIN - EXAMINATION
 PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2012 ACTUAL</u>	<u>FY 2013 ESTIMATED</u>	<u>FY 2014 PROJECTED</u>
1 Examine Small Loan Licensees	136.00	141.00	145.00
2 Examine Motor Vehicle Licensees	107.00	112.00	112.00
3 Examine Premium Finance Licensees	31.00	32.00	32.00
4 Examine Title Pledge Licensees	133.00	147.00	147.00
5 Examine Check Casher Licensees	426.00	426.00	426.00
6 Examine Money Transmitter Licensees	14.00	20.00	22.00
7 Examine Consumer Loan Broker Licensees	4.00	6.00	8.00
8 Examine Pawnbroker Licensees	92.00	75.00	75.00
9 Examine Debt Management Service Providers	13.00	15.00	17.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2012 ACTUAL</u>	<u>FY 2013 ESTIMATED</u>	<u>FY 2014 PROJECTED</u>
1 Small Loan Examination Fee	600.00	600.00	600.00
2 Motor Vehicle Examination Fee	600.00	600.00	600.00
3 Premium Finance Examination Fee	600.00	600.00	600.00
4 Title Pledge Examination Fee	600.00	600.00	600.00
5 Check Casher Examination Fee	600.00	600.00	600.00
6 Money Transmitter Examination Fee	600.00	600.00	600.00
7 Consumer Loan Broker Examination Fee	600.00	600.00	600.00
8 Debt Management Service Providers Examination Fee	600.00	600.00	600.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2012 ACTUAL</u>	<u>FY 2013 ESTIMATED</u>	<u>FY 2014 PROJECTED</u>
1 To examine licensees in accordance with the provisions of the laws under which each company is licensed	956.00	974.00	984.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
 Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
 Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

6 - MORTGAGE - ADMINISTRATION
 PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Mortgage Company - Brokers/Lenders	279.00	285.00	300.00
2 Mortgage Company - Loan Originators	1,732.00	1,900.00	2,000.00
3 Mortgage Company - Branches	372.00	380.00	390.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Mortgage Company renewal license fee (initial \$750)	475.00	475.00	475.00
2 Mortgage Company Loan Originator renewal license fee (initial \$100)	50.00	50.00	50.00
3 Mortgage Company Branch renewal license fee (initial \$100)	25.00	25.00	25.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 To license qualified companies or individuals with an efficient turnaround	2,383.00	2,565.00	2,690.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
 Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
 Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

7 - MORTGAGE - EXAMINATION
 PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Examine Mortgage Company Broker/Lender Licensees	84.00	90.00	90.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 Mortgage Company Broker/Lender Examination Fee	600.00	600.00	600.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2012</u> <u>ACTUAL</u>	<u>FY 2013</u> <u>ESTIMATED</u>	<u>FY 2014</u> <u>PROJECTED</u>
1 To examine licensees in accordance with the provisions of the laws under which each company is licensed	84.00	90.00	90.00

PROGRAM 3% GENERAL FUND REDUCTION AND NARRATIVE EXPLANATION

Department of Banking and Consumer Finance

	Fiscal Year 2013 Funding			FY 2013 GF PERCENT REDUCED
	Total Funds	Reduced Amount	Reduced Funding Amount	
Program Name: (1) BANK - ADMINISTRATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	1,259,821		1,259,821	
TOTAL	1,259,821		1,259,821	
Narrative Explanation:				
Program Name: (2) BANK - EXAMINATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	2,914,502		2,914,502	
TOTAL	2,914,502		2,914,502	
Narrative Explanation:				
Program Name: (3) BANK BOARD HEARINGS				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	1,704		1,704	
TOTAL	1,704		1,704	
Narrative Explanation:				
Program Name: (4) CONSUMER FIN - ADMINISTRATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	490,516		490,516	
TOTAL	490,516		490,516	
Narrative Explanation:				

PROGRAM 3% GENERAL FUND REDUCTION AND NARRATIVE EXPLANATION

Department of Banking and Consumer Finance

	Fiscal Year 2013 Funding			FY 2013 GF PERCENT REDUCED
	Total Funds	Reduced Amount	Reduced Funding Amount	
Program Name: (5) CONSUMER FIN - EXAMINATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	797,115		797,115	
TOTAL	797,115		797,115	
Narrative Explanation:				
Program Name: (6) MORTGAGE - ADMINISTRATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	447,655		447,655	
TOTAL	447,655		447,655	
Narrative Explanation:				
Program Name: (7) MORTGAGE - EXAMINATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	726,189		726,189	
TOTAL	726,189		726,189	
Narrative Explanation:				
SUMMARY OF ALL PROGRAMS				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	6,637,502		6,637,502	
TOTAL	6,637,502		6,637,502	

STATE BOARD OF BANKING REVIEW MEMBERS

Department of Banking and Consumer Finance

Agency

A. Explain Rate and manner in which board members are reimbursed:

Per Diem - \$40.00: actual travel expenses.

B. Estimated number of meetings FY2013

Four (4)

C. Names of Members	City, Town, Residence	Appointed By	Date of Appointment	Length of Term
1. <u>James H. Clayton</u>	<u>Indianola</u>	<u>Barbour</u>	<u>03-23-09</u>	<u>5 yrs-Exp. 3/2014</u>
2. <u>Thomas E. Brown</u>	<u>Bay Springs</u>	<u>Barbour</u>	<u>03-23-10</u>	<u>5 Yrs-Exp. 3/2015</u>
3. <u>Karen O. Green</u>	<u>Grenada</u>	<u>Barbour</u>	<u>03-23-11</u>	<u>5 yrs-Exp. 3/2016</u>
4. <u>4th Board Position - Vacant</u>	<u>1st Supreme Crt Dst</u>	<u></u>	<u></u>	<u>vacant</u>
5. <u>5th Board Position - Vacant</u>	<u>2nd Supreme Crt Dst</u>	<u></u>	<u></u>	<u>vacant</u>

Identify Statutory Authority (Code Section or Executive Order Number)*

81-3-12 Mississippi Code of 1972, Annotated

*If Executive Order, please attach copy.

**SCHEDULE B
CONTRACTUAL SERVICES**

Department of Banking and Consumer Finance

Name of Agency

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2012	(2) Estimated Expenses FY Ending June 30, 2013	(3) Requested for FY Ending June 30, 2014
A. TUITION, REWARDS & AWARDS (61010-61099)			
61010 Tuition	27,241	27,245	44,500
61020 Employee Training	52,699	52,699	70,000
TOTAL (A)	79,940	79,944	114,500
B. TRANSPORTATION & UTILITIES (61100-61299)			
61110 Postage, Box Rent, etc.	10,180	10,180	11,000
611XX Transportation of Goods (61180-61190)	1,566	1,566	1,725
61210 Electricity			
61220 Gas			
61230 Water & Sewage			
TOTAL (B)	11,746	11,746	12,725
C. PUBLIC INFORMATION ((61300-61399)			
61310 Advertising & Public Information	25	25	25
61340 Signs & Billboards			
61350 Exhibits & Displays			
TOTAL (C)	25	25	25
D. RENTS (61400-61499)			
61410 Rent of Records Storage Space	2,409	2,400	3,100
61420 Building & Floor Space			
61430 Land			
61440 Office Equipment	9,610	9,000	9,600
61460 Other Equipment			
61470 Capitol Facilities - Rental	99,216	99,220	99,220
61480 Exhibits, Displays & Conference Rooms			
TOTAL (D)	111,235	110,620	111,920
E. REPAIRS & SERVICES (61500-61599)			
61500 Grounds, Walks, Fences & Lots			
61520 Buildings			
61530 Machinery & Field Equipment			
61540 Motor Vehicles			
61550 Office Equipment & Furniture	699	699	800
61580 Shop Equipment			
61590 Miscellaneous Items of Equipment			
TOTAL (E)	699	699	800
F. FEES, PROFESSIONAL & OTHER SERVICES (61600-61699)			
61610 Engineering			
61615 SAAS Fees - DFA	3,055	5,000	5,000
61616 MMRS Fees	7,578	14,000	14,000
61620 Department of Audit	1,115	3,500	3,500
6162X Accounting (61621-61624)			
6163X Legal (61630-61636)	3,775	8,200	8,200
6164X Medical Services (61640-61646)			
61650 State Personnel Board	8,083	8,900	8,900
6165X Personnel Services Contracts (61651-61653)			
61658 Personnel Services Contracts - SPAHRS		36,000	36,000
6166X Court Costs & Reporters (61661-61666)	25	100	100
61670 Laboratory & Testing Fees	26,592	73,429	100,000
6168X Contract Worker (61682-61688)	158		

**SCHEDULE B
CONTRACTUAL SERVICES CONTINUED**

Department of Banking and Consumer Finance

Name of Agency

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2012	(2) Estimated Expenses FY Ending June 30, 2013	(3) Requested for FY Ending June 30, 2014
F. FEES, PROFESSIONAL & OTHER SERVICES (61600-61699)			
61690 Other Fees & Services	128,345	127,240	143,100
TOTAL (F)	178,726	276,369	318,800
G. OTHER CONTRACTUAL SERVICES (61700-61899)			
61700 Liability Insurance Pool Contributions (Tort Claims)	3,553	3,000	3,000
61710 Insurance & Fidelity Bonds	178	1,200	1,200
61715 Insurance Computer Equipment			600
61720 Membership Dues	29,340	90,840	105,000
61721 Subscriptions			
TOTAL (G)	33,071	95,040	109,800
H. INFORMATION TECHNOLOGY (61900-61990)			
61902 IS Professional Fees - Outside Vendor	3,960	8,000	8,000
61905 IS Professional Fees - ITS	31,345	172,490	232,490
6191X IS Training/Education (61914-61915)	1,210		
61917 Service Charges to State Data Center	17,578	21,000	
61918 Data Entry			
61921 Software Acquisition and Installation	45,822	10,000	40,000
61922 Basic Telephone Monthly - Outside Vendor			
61923 Basic Telephone Monthly - ITS	12,494	12,494	12,494
61924 Long Distance Charges - Outside Vendor			
61925 Long Distance Charges - ITS	879	1,200	4,000
61926 Private Data Line Monthly Charges - Outside Vendor			
61927 Private Data Line Monthly Charges - ITS	363		
61928 Public Network Access Charges - Outside Vendor			
61929 Public Network Access Charges - ITS			
6193X IS Related Rentals (61932-61933)			
61938 Pager Usage Time - Outside Vendor			
61939 Cellular Usage Time - Outside Vendor	14,252	15,000	15,000
61961 Maintenance/Repair of IS Equipment	1,292	10,000	10,000
61962 Maintenance/Repair of Telephone Systems (ITS)			
61980 Software Maintenance - Outside Vendor		15,000	15,000
TOTAL (H)	129,195	265,184	336,984
I. OTHER (61991-61999)			
6199X Prior Year Expense (61996-61998)			
61999 Contractual Services - No PO Required			
TOTAL (I)			
GRAND TOTAL <i>(Enter on Line I-B of Form MBR-1)</i>	544,637	839,627	1,005,554
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS	544,637	839,627	1,005,554
TOTAL FUNDS	544,637	839,627	1,005,554

**SCHEDULE C
COMMODITIES**

Department of Banking and Consumer Finance
Name of Agency

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2012	(2) Estimated Expenses FY Ending June 30, 2013	(3) Requested for FY Ending June 30, 2014
A. MAINTENANCE & CONSTR. MATERIALS & SUPPLIES (62010-62099)			
62040 Lumber Parts			
62050 Steel & Other Metals			
62060 Paints			
Total (A)			
B. PRINTING & OFFICE SUPPLIES & MATERIALS (62100-62199)			
62110 Printing Binding	5,525	5,525	7,000
62120 Duplication & Reproduction Supplies	8,551	8,000	8,000
62130 Office Supplies & Materials	9,585	7,475	9,500
62140 Paper Supplies	1,679	3,000	3,000
62150 Maps, Manuals, Library Books	4,284	5,000	4,500
62160 Office Equipment (not capital outlay)	1,392		
Total (B)	31,016	29,000	32,000
C. EQUIPMENT REPAIR PARTS, SUPPLIES & ACCES. (62200-62299)			
62210 Fuels - Gasoline			
62250 Equipment Repair Parts	209		
62251 Repair Vehicle			
62270 Radio & TV Supply & Repair			
62271 Repair of Comm Systems, Parts			
62290 Other Equipment Repair Parts			
Total (C)	209		
D. PROFESSIONAL & SCI. SUPPLIES AND MATERIALS (62300-62399)			
62330 Photographic Supplies			
62340 Drugs & Chemicals - Medical & Lab Use			
62390 Other Professional Scientific			
Total (D)			
E. OTHER SUPPLIES & MATERIALS (62400-62999)			
62420 Hardware, Plumbing & Electrical			
62450 Janitor Supplies & Cleaning			
62460 Wearing Material			
62470 Food			
62520 Decal Signs			
62530 Uniforms & Wearing Apparel			
62555 IT Repair Parts	16,675	10,000	10,000
62560 Eating Utensils			
62590 Other Supplies & Materials	1,443	2,000	4,000
62595 Other Equipment (less than \$1,000)			
Total (E)	18,118	12,000	14,000
GRAND TOTAL (A, B, C, D & E) <i>(Enter on Line I-C of Form MBR-1)</i>	49,343	41,000	46,000
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS	49,343	41,000	46,000
TOTAL FUNDS	49,343	41,000	46,000

**SCHEDULE D-1
CAPITAL OUTLAY
OTHER THAN EQUIPMENT**

Department of Banking and Consumer Finance _____
Name of Agency

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2012	(2) Estimated Expenses FY Ending June 30, 2013	(3) Requested for FY Ending June 30, 2014
A. LANDS (63100-63199)			
63110 Land for Buildings			
63120 Land for Right-of-Way			
63130 Land for Aggregates			
63170 Land Purchased for Other Purposes			
TOTAL (A)			
B. BUILDINGS & IMPROVEMENTS (63200-63299)			
63250 Buildings - Purchased, Constructed, Remodeled			
TOTAL (B)			
C. INFRASTRUCTURE & OTHER (63500-63999)			
635XX Other			
TOTAL (C)			
GRAND TOTAL <i>(Enter on Line I-D-1 of Form MBR-1)</i>			
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS			
TOTAL FUNDS			

**SCHEDULE D-2
CAPITAL OUTLAY EQUIPMENT**

Department of Banking and Consumer Finance

Name of Agency _____

EQUIPMENT BY ITEM	Act. FY Ending June 30, 2012		Est. FY Ending June 30, 2013		Req. FY Ending June 30, 2014		
	No. of Units	Total Cost	No. of Units	Total Cost	No. of Units	Cost Per Unit	Total Cost
A. VEHICLES (see form MBR-1-D-3)							
B. ROAD MACHINERY, FARM & OTHER EQUIPMENT							
63320 Road Machinery							
TOTAL (B)							
C. OFFICE MACHINES, FURNITURE, FIXTURES, EQUIP.							
63330 Office Equipment, Furniture DESK		3,282					
63330 Office Equipment, Industrial Shredder					1	12,000	12,000
TOTAL (C)		3,282					12,000
D. IS EQUIPMENT (DP & TELECOMMUNICATIONS)							
63421 - 28 HP OFFICEJET PRINTERS		7,056					
63421 - 7 HP LASERJET PRINTERS		1,321			11	300	3,300
63421 - 44 DELL LAPTOPS		80,300		1,000	11	1,400	15,400
63421 - 1 DELL DESKTOP		1,215			6	1,200	7,200
63421 - 1 XEROX PHASER PRINTER		499					
63421 - 2 MIPCO FAX MACHINES		1,599					
63421 - 1 UPS					4	1,000	4,000
63421 - 9 PORTABLE SCANNERS					11	300	3,300
63421							
TOTAL (D)		91,990		1,000			33,200
E. EQUIPMENT - LEASE PURCHASE (63460-63476)							
63462 Lease-Purchase - Information Systems Equipment							
63463 Lease-Purchase - Telecom. Infrastructure / Equipment							
63468 Lease-Purchase - Telephone Equipment							
63469 Lease-Purchase - Two-way Radio Equipment							
63476 Lease-Purchase - Other Equipment							
TOTAL (E)							
F. OTHER EQUIPMENT							
63490 Other Equipment							
63396 Betterments or Accessories for Vehicles							
63495 Betterments or Accessories for Other than Vehicles							
TOTAL (F)							
GRAND TOTAL <i>(Enter on Line I-D-2 of Form MBR-1)</i>		95,272		1,000			45,200
FUNDING SUMMARY:							
GENERAL FUNDS							
STATE SUPPORT SPECIAL FUNDS							
FEDERAL FUNDS							
OTHER SPECIAL FUNDS		95,272		1,000			45,200
TOTAL FUNDS		95,272		1,000			45,200

**SCHEDULE D-3
PASSENGER/WORK VEHICLES**

Department of Banking and Consumer Finance

Name of Agency _____

MINOR OBJECT OF EXPENDITURE	Vehicle Inventory June 30, 2012	FY Ending June 30, 2012		FY Ending June 30, 2013		FY Ending June 30, 2014	
		No. of Vehicles	Actual Cost	No. of Vehicles	Estimated Cost	No. of Vehicles	Requested Cost
A. PASSENGER & WORK VEHICLES (63310, 63390-63400)							
63310 Automobile, Compact Sedan (AU CS)							
63310 Automobile, Full Size Sedan (AU FS)							
63310 Automobile, Mid Size Sedan (AU MS)							
63310 Automobile, Mid Size Station Wagon (AU MW)							
63310 Automobile Utility (AU UT)							
63390 Truck, Carry-All (TK CA)							
63390 Truck, Compact Pickup (TK CU)							
63390 Truck, Dump Bed (TK DU)							
63390 Truck, Medium Duty 2.5 Ton (TK MD)							
63390 Truck, Mid Size Pickup (TK MU)							
63391 Truck, Heavy Duty 5 Ton (TK HD)							
63391 Truck, Heavy Duty Pickup (TK HU)							
63392 Sport Utility Vehicle (TK SU)							
63393 Van, Cargo (VN CD)							
63393 Van, Full Size (VN FV)							
63393 Van, Mid Size (VN MV)							
63400 Other Vehicles							
TOTAL (A)							
B. BETTERMENTS OR ACCESSORIES FOR VEHICLES (63395)							
63395 Betterments or Accessories for Vehicles							
TOTAL (B)							
GRAND TOTAL <i>(Enter on Line I-D-3 of Form MBR-1)</i>							
FUNDING SUMMARY:							
GENERAL FUNDS							
STATE SUPPORT SPECIAL FUNDS							
FEDERAL FUNDS							
OTHER SPECIAL FUNDS							
TOTAL FUNDS							

**SCHEDULE D-4
WIRELESS COMMUNICATION DEVICES**

Department of Banking and Consumer Finance
Name of Agency _____

MINOR OBJECT OF EXPENDITURE	Device Inventory	Act FY Ending June 30, 2012		Est FY Ending June 30, 2013		Req FY Ending June 30, 2014	
	June 30, 2012	No. of Devices	Actual Cost	No. of Devices	Estimated Cost	No. of Devices	Requested Cost
A. CELLULAR PHONES (63435)							
63435 Cellular Phones 8 IPHONES	8	8	1,600			4	800
Total (A)	8	8	1,600			4	800
B. PAGERS (63434)							
63434 Pagers, Paging Equipment							
Total (B)							
C. WIRELESS PERSONAL DIGITAL ASSISTANTS (63435)							
63435 Wireless PDAs, Blackberry, PLAYBOOKS	2	2	200				
Total (C)	2	2	200				
GRAND TOTAL <i>(Enter on Line I-D-4 of Form MBR-1)</i>			1,800				800
FUNDING SUMMARY:							
GENERAL FUNDS							
STATE SUPPORT SPECIAL FUNDS							
FEDERAL FUNDS							
OTHER SPECIAL FUNDS			1,800				800
TOTAL FUNDS			1,800				800

**SCHEDULE E
SUBSIDIES, LOANS & GRANT**

Department of Banking and Consumer Finance

Name of Agency _____

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2012	(2) Estimated Expenses FY Ending June 30, 2013	(3) Requested for FY Ending June 30, 2014
A. SCHOOL GRANTS TO COUNTIES & MUNICIPALITIES (64000-64599)			
TOTAL (A)			
B. GRANTS TO L.H.L. & OTHER POLITICAL SUBDIVISIONS (64600-64699)			
TOTAL (B)			
C. GRANTS TO NON-GOVERNMENT INSTNS & INDS (64700-64999)			
TOTAL (C)			
D. DEBT SERVICE & JUDGEMENTS (65000-65399)			
65040 Interest on Lease Purchases			
65310 CIVIL MONEY PENALTY CLAWBACK AWARD	96,429		
TOTAL (D)	96,429		
E. OTHER (66000-89999)			
TOTAL (E)			
GRAND TOTAL <i>(Enter on Line I-E of Form MBR-1)</i>	96,429		
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS	96,429		
TOTAL FUNDS	96,429		

**NARRATIVE
2014 BUDGET REQUEST**

Department of Banking and Consumer Finance
Name of Agency

**NARRATIVE
2014 BUDGET REQUEST**

SALARIES, WAGES & FRINGE BENEFITS:

New Positions: nine (9)

Total dollar amount requested for new positions: \$621,388

Justification (by Program):

Program 2: Banking - Examination

3376 Bank Examiner III, (3 positions - 100%)

3711 Bank Examiner Trainee (2 positions - 100%)

3375 Bank Examiner II (1 position - 100%)

A total of six (6) Examiner positions are requested for the Banking Division. In performing a 6 year analysis of assets under supervision, banks with reporting requirements per examiner, and downgrades in ratings to determine examiners needed in the banking division for FY14, the Department of Banking and Consumer Finance is requesting an increase of six (6) Pins (2 trainees, 1 Examiner II, and 3 Examiner IIIs(start-step + 10%).

Supporting factors for request of six (6) examiner Pins:

In the past six years, assets under supervision have grown by an average of 4.16 annually. Using this average, assets should increase to approximately \$47,100B by year end. Averaging our examiners per billion supervised over the past 6 years comes to a ratio of 1 examiner per every 1.6B supervised; therefore to effectively supervise the increase in assets we will need 30 examiners.

Banks with reporting requirements - The increased workload brought on by the decline in economic conditions. Over the past six years our banks, not including credit unions, have seen an increase from 4 to 20, a 400% increase, banks subject to regulatory reporting requirements. These 20 banks require 2 on-site supervisions (a full scope exam and a visitation) within a 12 month period. Examiners per bank with reporting requirements over the 6 year period have reduced from 6.25 per action to 1.25, a decrease of 5 examiners per bank.

Less than satisfactory institutions - Less than satisfactory rated institutions have increased from 3 to 16 over the 6 years analyzed, going from 8.33 examiners per problem bank to 1.56 per problem bank, 6.77 less examiners per problem bank.

The average tenure of the 7 examiners lost in the banking division in FY11 was 10 years, ranging from 4 years experience to 33 years, all with loan experience. The average tenure of the 5 examiners lost in the banking division in FY12 was 7 years, ranging from 2 years experience to 11 years, four with loan experience. Many of these losses can be attributed to the frustration experienced by examiners due to the promotion/salary freeze from July 2008 thru June 2011. Thus supporting the requests for 3 of the increased Pins as Examiner III with hopes of hiring examiners with loan review experience.

Program 5: Consumer Finance - Examination

3375 Bank Examiner II (2 positions - 100%)

Two (2) new positions are requested for the Consumer Division. Due to the formation of the new Consumer Financial Protection Bureau, a federal agency, DBCF anticipates that areas of examination will increase to include more in-depth review and analysis. The consumer division continues to expand and DBCF anticipates to be charged with the regulation of additional consumer industries. In addition, there is an increasing need to utilize examiners in

NARRATIVE
2014 BUDGET REQUEST

Department of Banking and Consumer Finance

Name of Agency

the office to perform off-site examinations and conduct post-exam work which ultimately reduces the number of examiners available in the field to perform the required examination duties.

The Consumer Financial Protection Bureau (CFPB), a new federal agency recently created by the Dodd-Frank Act, has given DBCF additional supervision and enforcement authority regarding unfair and deceptive practices in consumer lending. The CFPB is charged with enforcing federal consumer financial protection laws to stop unfair, abusive and deceptive financial practices. The Dodd-Frank Act also ensures that states will play an important role in stopping abusive lending practices.

DBCF anticipates a significant increase in workload and responsibility due to the formation of the CFPB. DBCF will be required to expand the scope of examinations and require a more in-depth review and analysis. In addition, DBCF will be required to coordinate examinations with the CFPB. In order to meet all of the aforementioned requirements, an additional examiner is needed. Additionally, within the past year, a consumer examiner transferred to our Credit Union Division which further supports our request for an additional consumer examiner. An Examiner II level is requested in hopes of hiring an examiner with consumer lending experience.

Program 7: Mortgage - Examination
3375 Bank Examiner II (1 position - 100%)

One (1) new position is requested for the Mortgage Division. Due to recent Regulations issued by the U.S. Department of Housing and Urban Development (HUD), DBCF is charged with licensing additional entities engaged in mortgage lending. Additional staff is required as the mortgage examiners are now conducting safety and soundness examinations which are more complex and require more examination time. In addition, there is an increasing need to utilize examiners in the office to perform off-site examinations and conduct post-exam work which ultimately reduces the number of examiners available in the field to perform the required examination duties.

This position is also requested due to clarification by the Department of Housing and Urban Development (HUD) in the Final Rule of the Federal Secure and Fair Enforcement Licensing Act of 2008 (SAFE) issued by HUD on June 30, 2011. This Rule is mandated by HUD for the state regulatory agencies to follow. The Final Rule clarified that not only financing of a residential structure of one to four units (a "typical" home) be considered a residential mortgage loan, but in addition, financing of any type of dwelling that is used as a residence would be considered a residential mortgage loan. This includes, but is not limited to, mobile homes, manufactured homes, recreational vehicles (RV), condominium units and house boats. Currently, the Department only licenses and examines companies that offer financing of "typical" homes. The Department is now mandated to license and examine companies that offer financing on all the additional dwellings as outlined in the HUD Final Rule. Thus, additional examiners will be needed in order to accomplish these additional exams.

Moreover, this position is requested in order to assist with the above additional workload and to perform additional duties, such as safety and soundness examinations, off-site examinations and conduct post exam work. On May 1, 2009, the Department signed the CSBS / AARMR (CSBS - Conference of State Bank Supervisors and AARMR - American Association of Residential Mortgage Regulators) Nationwide Cooperative Protocol for Mortgage Supervision. In this agreement, it outlines the requirements for multistate examinations, which includes following the examination guidelines as set forth by the Multi-State Mortgage Committee (MMC). The MMC Examination Guidelines were released on July 1, 2011. The Guidelines set forth many objectives, which include areas that the Department had not focused on previously. These areas include the incorporation of Safety and Soundness Examinations in addition to the already used Compliance Examination. The more in-depth examinations that are now required to be completed by the Mortgage Division uses significantly more examination hours, thus requiring more examiners to accomplish.

NARRATIVE
2014 BUDGET REQUEST

Department of Banking and Consumer Finance

Name of Agency

The Department is requesting that this new position be classified as Examiner Level II due to the Department wishing to hire individuals with previous Mortgage Lending or Examiner experience, which would significantly reduce the amount of training needed and reduce the training expenses incurred by the Department.

Reallocations:

Total Dollar amount requested: \$25,154

Reallocation authority is requested for three (3) pins whose duties and responsibilities of the positions have grown significantly and these reallocations would more accurately classify the positions.

Reclassifications:

Total Dollar amount requested: \$60,530

Reclassification authority is granted annually by the State Personnel Board for the agency-specific "Examiner Series". Six (6) examiners will be eligible for reclassification promotions in FY14 based on years of experience and educational certifications and includes those who became eligible during the 'salary freeze' in FY09, FY10, and FY11. The Legislative Realignment effective FY13 (July 2012) was substantial for this Series and brought salary ranges closer in line with the Department's Federal counterparts. The FY07 realignment in addition to the Examiner Series' realignments of 2003, 2005, and 2007 will continue to help reduce the turnover rate of young examiners as they progress in this career path Series as salary inequities and employment benefits between regulatory agencies are now minimal.

Educational Benchmarks:

Total Dollar amount requested: \$138,587

Funding for educational benchmarks is requested for employees who will have completed coursework in program areas currently authorized for educational benchmarks by the SPB Professional Development Review Committee. These benchmarks include agency-specific certifications from the Conference of State Bank Supervisors (CSBS), LSU Graduate School of Banking, and the American Bankers Association Graduate Trust School as well as benchmarks for programs offered through the SPB Office of Training including the Basic Supervisory Course, Certified Public Manager Program, and Administrative Services Certification Program. Also included in this figure is one (1) IT Special Compensation Award.

TRAVEL:

Additional Dollar amount requested: \$196,500

An FY14 increase in funding for Travel cost is requested to fund the required travel of the additional nine (9) Examiner Pins which are requested in this budget.

In-depth compliance examinations continue to increase. Out-of-state travel also continues to increase as more licensee offices are located outside Mississippi, however, statutes provide that all out-of-state travel relating to Consumer/Mortgage examinations be 100% reimbursed by the licensee. As such, the agency spending authority must reflect additional expenditures associated with agency reimbursed out-of-state travel.

70% of total agency employees are Field Staff traveling year-long and agency travel costs are expected to continue to increase due to the following anticipated factors---

---Additional in-depth examinations are being required due to problem institutions and joint examinations with Federal counterparts and other states.

---Fluctuation in general travel costs including both mileage reimbursements as mandated by the Federal Register as well as continued increases in hotel costs.

---Agency examiner staffing - FY 12 travel reflected only a nominal increase from FY11 due to a monthly average of six vacancies during the year, but is expected to return to well over 100% once these vacancies and the additional nine (9) requested Examiner Pins are filled.

CONTRACTUAL:

**NARRATIVE
2014 BUDGET REQUEST**

Department of Banking and Consumer Finance

Name of Agency

Additional Dollar amount requested: \$165,927

An FY14 increase in funding for Contractual cost of \$31,500 is requested to fund the required training of the additional nine (9) Examiner Pins which are requested in this budget. Additional increases to continuation of services are needed for the following:

Fingerprinting \$26,000

Interstate Banking Fees owed to other states \$16,000

Increases to Membership Dues \$75,000

Other Increases to ITS Fees and Software Costs \$17,427

COMMODITIES:

Additional Dollar amount requested: \$5,000

The FY14 Commodities increase needed for continuing operations is due to expected increases in costs of paper, and office supplies due to increase in staff requested in FY14.

EQUIPMENT:

Additional Dollar amount requested: \$44,200

An FY14 increase in funding for Equipment cost is requested to fund the purchase of the required laptops and equipment of the additional nine (9) Examiner Pins which are requested in this budget at a cost of \$37,000.00.

Additional increases due to continuation of services are for replacement costs of laptops, computers, battery backups totalling \$7,200.

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2012**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2012 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
ALLISON JOHN S	SANDESTIN, FL	MCFA CONVENTION	1,022	3512
ALLISON JOHN S	SAN FRANCISCO, CA	AAMR REGULATORY CONFERENCE	1,800	3512
ALLISON JOHN S	WASHINGTON, D. C.	MS BANKERS ASSOCIATION	1,571	3511
ALLISON JOHN S	ST. LOUIS, MO	FRB COMMISSIONER'S MEETING	730	3511
ALLISON JOHN S	NEW ORLEANS, LA	CSBS/SRR BOARD MEETING	681	3511
AMERICAN EXPRESS - CHI/FT LAUD	WASHINGTON, D. C.	EMS SCHOOL	689	3511
AMERICAN EXPRESS - CHI/FT LAUD	DALLAS, TX	DALLAS REGINAL ROUND TABLE MEETING	928	3512
BLAIR BRANDON RAY	SANDESTIN, FL	MCFA CONVENTION	1,229	3512
BLAIR BRANDON RAY	JACKSONVILLE, FL	MTRA SCHOOL	1,301	3512
BOOKER KRISTOPHER L.	CONTIGUOUS STATES	MTG EXAMS	3,305	3512
BOOKER KRISTOPHER L.	PHOENIX, AR	NMLS ANNUAL CONFERENCE AND TRAINING	1,649	3512
BOOKER KRISTOPHER L.	DALLAS/FT. WORTH, TX	REAL TIME RESOLUTION INC.	1,967	3512
BOOKER KRISTOPHER L.	SANTA ANA, CA	HOME LOAN CENTER, INC.	3,429	3512
BOOKER KRISTOPHER L.	BOSTON, MA	AARMR ANNUAL CONFERENCE	611	3512
BRADY THERESA L	SANDESTIN, FL	MCFA CONVENTION	1,451	3512
BRADY THERESA L	SAN FRANCISCO, CA	AARMR REGULATORY CONFERENCE	1,725	3512
BRADY THERESA L	RALEIGH, NC	CSBS LEGAL SEMINAR	1,173	3512
BRADY THERESA L	ATLANTA, GA	SEMI-ANNUAL INTERAGENCY REGULATORS	1,159	3512
BRADY THERESA L	WASHINGTON, D. C.	CSBS/NASCUS MEETING	1,619	3512
BRADY THERESA L	NEW ORLEANS, LA	COMMISSIONER'S MEETING	589	3511
BRADY THERESA L	DALLAS, TX	CSBS BOARD OF DIRECTORS MEETING	1,833	3511
BRADY THERESA L	FT. LAUDERDALE, FL	NACCA MEETING	312	3511
BRADY THERESA L		NACCA MEETING	608	3512
BRADY THERESA L	DESTIN, FL	SR BANKERS CONFERENCE	1,340	3511
BURKS RALAND JUSTIN	DALLAS, TX	TRUST FORUM	934	3511
BURKS RALAND JUSTIN	ATLANTA, GA	ABA TRUST SCHOOL	1,513	3511
BURKS RALAND JUSTIN	WASHINGTON, D. C.	ADVANCE CASH FLOW ANALYSIS SCHOOL	2,035	3511
CARTER LARRY RANDALL	CONTIGUOUS STATES	MTG EXAMS	4,275	3512
CARTER LARRY RANDALL	INDIANAPOLIS, IN	NACCA/AARMR	1,412	3512
CARTER LARRY RANDALL	DALLAS/FT. WORTH, TX	SOUTHWEST FUNDING LP	1,976	3512
CARTER LARRY RANDALL	SANTA ANA, CA	HOME LOAN CENTER, INC.	4,047	3512
CARTER LARRY RANDALL	ATLANTA, GA	HOME OWNERS MTG.	955	3512
CAYSON BENJAMIN FRANCIS	NEW ORLEANS, LA	COE SCHOOL	1,630	3511
CAYSON BENJAMIN FRANCIS	PERDIDO BEACH, AL	MS YOUNG BANKERS	1,459	3511
CAYSON BENJAMIN FRANCIS	WASHINGTON, D.C.	FINANCIAL INSTITUTION ANALYSIS SCHOOL	471	3511
GARRARD LARRY MICHAEL	SANDESTIN, FL	MCFA CONVENTION	1,500	3512
GENTRY RANDALL R	SANDESTIN, FL	MCFA CONVENTION	1,506	3512
GENTRY RANDALL R	INDIANAPOLIS, IN	NACCA/AARMR	683	3512
HALL BRADLEY BROOKS	CONTIGUOUS STATES	MTG EXAMS	3,416	3512
HALL BRADLEY BROOKS	INDIANAPOLIS, IN	NACCA/AARMR	1,644	3512

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2012**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2012 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
HARTEL BAILEY H.	WASHINGTON, D. C.	ASSET LIABILITY MANAGMENT SCHOOL	1,044	3511
HARTEL BAILEY H.	PERDIDO BEACH, AL	MS YOUNG BANKERS	1,224	3511
HARTEL BAILEY H.	WASHINGTON, D.C.	CAPITAL MARKET SPECIALISTS CONFERENCE	629	3511
HAYWARD PERRY ANNE	WASHINGTON, D.C.	SAGE DEVELOPMENT GROUP MEETING	1,494	3511
HAYWARD PERRY ANNE	ATLANTA, GA	CSBS TECHNOLOGY CONFERENCE	1,356	3511
HAYWARD PERRY ANNE	DESTIN, FL	SR BANKERS CONFERENCE	1,411	3511
HAYWARD PERRY ANNE	PORTLAND, OR	CSBS EXAMINER FORUM	1,851	3511
HAYWARD PERRY ANNE	WASHINGTON, D. C.	SERT MEETING	2,007	3511
HAYWARD PERRY ANNE	ARLINGTON, VA	ALERT TESTING	591	3511
HERRING ANN ELIZABETH	WASHINGTON, D. C.	FINANCIAL ANALYSIS SCHOOL	1,572	3511
HERRING ANN ELIZABETH	WASHINGTON, D. C.	INFORMATION TECHNOLOGY EXAMINATION	2,011	3511
HERRING ANN ELIZABETH	PERDIDO BEACH, AL	MS YOUNG BANKERS	1,499	3511
HERRING ANN ELIZABETH	WASHINGTON, D. C.	INFORMATION TECHNOLOGY EXAMINATION	1,343	3511
HERRING ANN ELIZABETH	WASHINGTON, D. C.	FDIC SCHOOL	664	3511
HUBBARD JAMES SAMUEL	WASHINGTON, D. C.	ADVANCED CASH FLOW SCHOOL	1,958	3511
HUBBARD JAMES SAMUEL	PERDIDO BEACH, AL	MS YOUNG BANKERS	1,322	3511
HUDSON MARK D.	MEMPHIS, TN	FDIC OFFICE	885	3511
HUDSON MARK D.	PERDIDO BEACH, AL	MS YOUNG BANKERS	1,303	3511
HUDSON MARK D.	BATON ROUGE, LA	LSU GRADUATE SCHOOL OF BANKING	472	3511
JACKSON R. WESLEY	WASHINGTON, D. C.	IT SCHOOL	1,091	3511
JONES ROBERT REED	NEW ORLEANS, LA	COE SCHOOL	1,577	3511
JONES ROBERT REED	PERDIDO BEACH, AL	MS YOUNG BANKERS	1,409	3511
JONES ROBERT REED	WASHINGTON, D.C.	FINANCIAL INSTITUTION ANALYSIS SCHOOL	601	3511
KELLY RHOSHUNDA G	CHICAGO, IL	IT SUPERVISORY THEMES AND EMERGING TOPICS	1,399	3511
KELLY RHOSHUNDA G	DESTIN, FL	SR BANKERS CONFERENCE	1,441	3511
KELLY RHOSHUNDA G	INDIANAPOLIS, IN	CSBS SENIOR SCHOOL	1,591	3511
KENDRICK MARIA V.	PHOENIX, AR	NMLS ANNUAL CONFERENCE AND TRAINING	705	3512
KENDRICK MARIA V.	CONTIGUOUS STATES	MTG EXAM	629	3512
KUKLINSKI RYAN	DALLAS, TX	CSBS TRUST	1,042	3511
KUKLINSKI RYAN	NEW YORK, NY	AMERICAN EXPRESS EXAMINATION	441	3512
KUKLINSKI RYAN	RALEIGH, NC	CSBS TRUST SCHOOL	1,126	3511
KUKLINSKI RYAN	MEMPHIS, TN	FDIC OFFICE	653	3511
KUKLINSKI RYAN	DENVER, CO	WESTERN UNION MTRA EXAMINATION	1,693	3511
KUKLINSKI RYAN	MEMPHIS, TN	FDIC OFFICE	581	3511
KUKLINSKI RYAN	DESTIN, FL	SR BANKERS CONFERENCE	1,493	3511
KUKLINSKI RYAN	WASHINGTON, D.C.	ALMS SCHOOL	1,064	3511
LION PAUL TIMOTHY	WASHINGTON, D. C.	SUPERVISORY UPDATES AND EMERGENCY ISSUES	1,801	3511
LION PAUL TIMOTHY	WASHINGTON, D. C.	FFIEC SCHOOL	2,006	3511
LION PAUL TIMOTHY	PORTLAND, OR	CSBS EXAMINER FORUM	1,459	3511

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2012**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2012 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
LION PAUL TIMOTHY	DESTIN, FL	SR BANKERS CONFERENCE	1,282	3511
MCCAIN TRACI T	SAN FRANCISCO, CA	AAMR REGULATORY CONFERENCE	1,726	3512
MCCALL MORRIS ALLEN	CONTIGUOUS STATES	MTG EXAMS	4,814	3512
MCCALL MORRIS ALLEN	INDIANAPOLIS, IN	NACCA/AARMR	1,579	3512
MCCALL MORRIS ALLEN	DALLAS/FT. WORTH, TX	SOUTHWEST FUNDING LP	1,461	3512
MCCALL MORRIS ALLEN	LOS ANGELES, CA	ONE RESERVE MORTGAGE LLC	4,458	3512
MCCALL MORRIS ALLEN	ATLANTA, GA	FIRST OPTION MTG. LLC	1,153	3512
MCNICHOL SEAN PATRICK	NEW ORLEANS, LA	COE SCHOOL	1,439	3511
MCNICHOL SEAN PATRICK	PERDIDO BEACH, AL	MS YOUNG BANKERS	1,286	3511
MILLER JOHN J	CHICAGO, IL	NASCUS STATE SYSTEM SUMMIT	1,418	3511
MILLER JOHN J	ORLANDO, FL	CSBS EDUCATION FORUM	1,271	3511
MILLER JOHN J	WASHINGTON, D. C.	FFIEC SUPERVISORY UPDATES	1,446	3511
MILLER JOHN J	DESTIN, FL	MS BANKERS ANNUAL CONVENTION	1,297	3511
MILLER JOHN J	ARLINGTON, VA	ASSET MANAGMENT FORUM	1,157	3511
MITCHELL MATT PROPST	WASHINGTON, D. C.	FFIEC SCHOOL	1,940	3511
MITCHELL MATT PROPST	PORTLAND, OR	CSBS SCHOOL	1,855	3511
MITCHELL MATT PROPST	DESTIN, FL	SR BANKERS CONFERENCE	1,439	3511
NAYLOR THEO T.	WASHINGTON, D.C.	TO FDIC SCHOOL	1,496	3511
NAYLOR THEO T.	BATON ROUGE, LA	GRADUATE SCHOOL OF BANKING	206	3511
NICHOLSON CHARLOTTE ANN	WASHINGTON D.C.	CSBS SPC MEETING	306	3511
NICHOLSON CHARLOTTE ANN	CHICAGO, IL	BUCHANAN TO NASCUS	322	3511
NICHOLSON CHARLOTTE ANN	ST. LOUIS, MO	FRB COMMISSIONER'S MEETING	647	3511
NICHOLSON CHARLOTTE ANN	CHICAGO, IL	NASCUS ANNUAL MEETING	1,082	3511
NICHOLSON CHARLOTTE ANN	WASHINGTON, D. C.	CSBS SUPERVISOR SYMPOSIUM CONFERENCE	1,667	3511
NICHOLSON CHARLOTTE ANN	ORLANDO, FL	EFSBS STRATEGIC PLANNING MEETING	825	3511
NICHOLSON CHARLOTTE ANN	ATLANTA, GA	NASCUS/CSBS DISTRICT 3 MEETING	445	3511
NICHOLSON CHARLOTTE ANN	NEW ORLEANS, LA	FDIC COMMISSIONER'S CONFERENCE	695	3511
NICHOLSON CHARLOTTE ANN	WASHINGTON, D. C.	FFIEC TFEE MEETING	1,044	3511
NICHOLSON CHARLOTTE ANN	WASHINGTON, D.C.	CSBS/SPC SUPERVISOR'S SYMPOSIUM	1,739	3511
NICHOLSON CHARLOTTE ANN	SCOTTTDALE, AR	ABA WEALTH MANAGMENT & TRUST CONF	305	3511
NICHOLSON CHARLOTTE ANN	PHOENIX, AR	ABA TRUST CONFERENCE	1,516	3511
NICHOLSON CHARLOTTE ANN	WASHINGTON, D.C.	CSBS FLY-IN/FFIEC MEETING	1,081	3511
NICHOLSON CHARLOTTE ANN	WASHINGTON, D.C.	CSBS MEETING	884	3511
OSWALT LISA MARIE	PHOENIX, AR	NMLS ANNUAL CONFERENCE AND TRAINING	1,560	3512
PARRISH PAUL N	ATLANTA, GA	CSBS TECHNOLOGY CONFERENCE	1,143	3511
PETTIT SVEN	WASHINGTON, D. C.	CASH FLOW AND ANALYSIS SCHOOL	885	3511
PETTIT SVEN	DALLAS, TX	LOSS SHARE AGREEMENT_MEETING	376	3511
READ ASHLEY R.	DALLAS, TX	TRUST FORUM	926	3511
READ ASHLEY R.	ATLANTA, GA	CHARTERED FINANCIAL ANALYST	659	3511
READ ASHLEY R.	DESTIN, FL	SR BANKERS CONFERENCE	1,152	3511
READ ASHLEY R.	WASHINGTON, D. C.	CAPITAL MARKETS SPECIALISTS CONFERENCE	337	3511
ROBERTSON KELLY CRICHTON	CONTIGUOUS STATES	MTG EXAMS	3,968	3512

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2012**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2012 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
ROBERTSON KELLY CRICHTON	DALLAS/FT. WORTH, TX	TO REAL TIME RESOLUTION INC.	1,721	3512
ROBERTSON KELLY CRICHTON	LOS ANGELES, CA	ONE RESERVE MORTGAGE LLC	3,351	3512
ROBERTSON KELLY CRICHTON	ATLANTA, GA	SOUTH POINT FINANCIAL SERVICES	1,082	3512
SHELTON STEPHEN N	WASHINGTON, D. C.	SUPERVISORY UPDATES AND EMERGENCY ISSUE	1,659	3511
SHELTON STEPHEN N	WASHINGTON, D. C.	ADVANCE CASH FLOW ANALYSIS SCHOOL	1,761	3511
SHELTON STEPHEN N	PORTLAND, OR	CSBS EXAMINER FORUM	1,607	3511
SHELTON STEPHEN N	DESTIN, FL	SR BANKERS CONFERENCE	1,613	3511
SINCLAIR ASHLEY HILL	DALLAS, TX	TO TRUST FORUM	1,057	3511
SINCLAIR ASHLEY HILL	WASHINGTON, D. C.	TO FINANCIAL CRIME SEMINAR	362	3511
SINCLAIR ASHLEY HILL	DESTIN, FL	TO SR BANKERS CONFERENCE	1,407	3511
SINCLAIR ASHLEY HILL	WASHINGTON, D.C.	TO ASSET MANAGEMENT FORUM	1,400	3511
SINCLAIR ROGER L	WASHINGTON, D. C.	SINCLAIR, R. TO FFIEC SCHOOL	1,883	3511
SINCLAIR ROGER L	ST. LOUIS, MO	TO CSBS/EMMC MEETING	1,146	3511
SINCLAIR ROGER L	DESTIN, FL	TO SR BANKERS CONFERENCE	1,433	3511
SINCLAIR ROGER L	WASHINGTON, D. C.	TO	1,838	3511
SMITH C. ERIK	NEW YORK, NY	SMITH, E. TO AMERICAN EXPRESS EXAMINATION	432	3512
SMITH C. ERIK	DENVER, CO	WESTERN UNION MTRA EXAMINATION	1,190	3511
SMITH C. ERIK	DESTIN, FL	SR BANKERS CONFERENCE	1,403	3511
SMITH C. ERIK	BATON ROUGE, LA	LSU SCHOOL OF BANKING	350	3511
SMITH C. ERIK	BATON ROUGE, LA	LSU SCHOOL OF BANKING	521	3511
SULLIVAN MICHAEL A.	BATON ROUGE, LA	GRADUATE SCHOOL OF BANKING	220	3512
THOMAS WILLIAM CHRISTOPHER	CONTIGUOUS STATES	MTG EXAMS	4,221	3512
THOMAS WILLIAM CHRISTOPHER	DALLAS/FT. WORTH, TX	REAL TIME RESOLUTION INC.	1,306	3511
THOMAS WILLIAM CHRISTOPHER	LOS ANGELES, CA	ONE RESERVE MORTGAGE LLC	3,188	3512
THOMAS WILLIAM CHRISTOPHER	ATLANTA, GA	HLSS HOLDING, LLC	1,106	3511
WEBB HOWARD TAFT III	SANDESTIN, FL	MCFA CONVENTION	971	3512
WEBB HOWARD TAFT III	JACKSONVILLE, FL	MTRA ANNUAL CONVENTION AND EXAMINER SCHOOL	1,325	3512
WEBB HOWARD TAFT III	NEW ORLEANS, LA	DIXIE PAWNBROKERS CONVENTION	1,115	3512
WHITE KENDALL D.	MEMPHIS, TN	IT SME TRAINING	382	3511
WHITE KENDALL D.	ARLINGTON, VA	EMS SCHOOL	1,434	3511

Total Out of State Travel Cost

\$209,386

FEES, PROFESSIONAL AND OTHER SERVICES
(EXPENDITURE CODES 61600-61699)

Department of Banking and Consumer Finance

Name of Agency

TYPE OF FEE AND NAME OF VENDOR	Retired w/ PERS	(1) Actual Expenses FY Ending June 30, 2012	(2) Estimated Expenses FY Ending June 30, 2013	(3) Requested for FY Ending June 30, 2014	Fund Num.
61610 Engineering					
TOTAL 61610 Engineering					
61615 SAAS Fees - DFA					
SAAS FEES - DFA FUND 3130 / STATEWIDE ACCOUNTING SYSTEM <i>Comp. Rate: VARIOUS</i>		1,195	2,000	2,000	3511
SAAS FEES - DFA FUND 3130 / STATEWIDE ACCOUNTING SYSTEM <i>Comp. Rate: VARIOUS</i>		1,860	3,000	3,000	3512
TOTAL 61615 SAAS Fees - DFA		3,055	5,000	5,000	
61616 MMRS Fees					
MMRS REVOLVING REPAYMENT FUND 3125 / STATEWIDE ACCOUNTING SYSTEM <i>Comp. Rate: VARIOUS</i>		4,042	8,000	8,000	3511
MMRS REVOLVING REPAYMENT FUND 3125 / STATEWIDE ACCOUNTING SYSTEM <i>Comp. Rate: VARIOUS</i>		3,536	6,000	6,000	3512
TOTAL 61616 MMRS Fees		7,578	14,000	14,000	
61620 Department of Audit					
DEPT OF AUDIT FUND 3155 / ANNUAL AUDITS <i>Comp. Rate: VARIOUS</i>		1,067	2,000	2,000	3511
DEPT OF AUDIT FUND 3155 / ANNUAL AUDITS <i>Comp. Rate: VARIOUS</i>		48	1,500	1,500	3512
TOTAL 61620 Department of Audit		1,115	3,500	3,500	
6162X Accounting (61621-61624)					
TOTAL 6162X Accounting (61621-61624)					
6163X Legal (61630-61636)					
61631 ATTNY GENERALS OFFICE - FUND 3071 / LEGAL COUNSEL <i>Comp. Rate: \$65.00 PER HOUR</i>		2,228	4,200	4,200	3511
61631 ATTNY GENERALS OFFICE - FUND 3071 / LEGAL COUNSEL <i>Comp. Rate: \$65.00 PER HOUR</i>		1,547	4,000	4,000	3512
TOTAL 6163X Legal (61630-61636)		3,775	8,200	8,200	
6164X Medical Services (61640-61646)					
TOTAL 6164X Medical Services (61640-61646)					
61650 State Personnel Board					
STATE PERSONNEL BOARD FEES - FUND3614 / PERSONNEL BOARD FEES <i>Comp. Rate: VARIOUS PER PIN</i>		2,694	5,000	5,000	3511
STATE PERSONNEL BOARD FEES - FUND 3614 / PERSONNEL BOARD FEES <i>Comp. Rate: VARIOUS PER PIN</i>		5,389	3,900	3,900	3512
TOTAL 61650 State Personnel Board		8,083	8,900	8,900	

FEES, PROFESSIONAL AND OTHER SERVICES

Department of Banking and Consumer Finance

Name of Agency

TYPE OF FEE AND NAME OF VENDOR	Retired w/ PERS	(1) Actual Expenses FY Ending June 30, 2012	(2) Estimated Expenses FY Ending June 30, 2013	(3) Requested for FY Ending June 30, 2014	Fund Num.
6165X Personnel Services Contracts (61651-61653)					
TOTAL 6165X Personnel Services Contracts (61651-61653)					
61658 Personnel Services Contracts - SPAHRS					
PERSONNEL CONTRACT / BANK EXAMINATION CONTRACT			36,000	36,000	3511
<i>Comp. Rate: \$36.00 PER HOUR</i>					
TOTAL 61658 Personnel Services Contracts - SPAHRS			36,000	36,000	
6166X Court Costs & Reporters (61661-61666)					
61661 RECORDING AND NOTARY COSTS / NOTARY			100	100	3511
<i>Comp. Rate: VARIOUS</i>					
61661 RECORDING AND NOTARY COSTS / NOTARY		25			3512
<i>Comp. Rate: VARIOUS</i>					
TOTAL 6166X Court Costs & Reporters (61661-61666)		25	100	100	
61670 Laboratory & Testing Fees					
LAB FEE - FINGERPRINTS / FINGERPRINT PROCESSING					3511
<i>Comp. Rate: \$34.00 PER SCAN</i>					
LAB FEE - FINGERPRINTS / FINGERPRINT PROCESSING		26,592	73,429	100,000	3512
<i>Comp. Rate: \$34.00 PER SCAN</i>					
TOTAL 61670 Laboratory & Testing Fees		26,592	73,429	100,000	
6168X Contract Worker (61682-61688)					
61680 TEMPORAY STAFF / STAFFERS TEMPORARY EMPLOYEE		158			3511
<i>Comp. Rate: ACTUAL COST ONE DAY</i>					
TOTAL 6168X Contract Worker (61682-61688)		158			
61690 Other Fees & Services					
INTERSTATE BANKING FEE - AL BANKING DEPT / FEE SHARING AGREEMENT		33,578	34,000	40,000	3511
<i>Comp. Rate: VARIOUS/ASSET BASES</i>					
INTERSTATE BANKING FEE - AR BANKING DEPT / FEE SHARING AGREEMENT		24,635	24,000	26,000	3511
<i>Comp. Rate: VARIOUS/ASSET BASED</i>					
INTERSTATE BANKING FEE - FL DEPT OF FINANCEIN / FEE SHARING AGREEMENT		12,144	12,140	15,000	3511
<i>Comp. Rate: VARIOUS/ASSET BASED</i>					
ART SUPPLY HEADQUARTERS / CUTTING CHARGES		966			3511
<i>Comp. Rate: ACTUAL EXPENSE</i>					
INTERSTATE BANKING FEE - TX DEPT OF BANKING / FEE SHARING AGREEMENT		11,600	12,000	12,000	3511
<i>Comp. Rate: VARIOUS/ASSET BASED</i>					
INTERSTATE BANKING FEE - TN DEPT OF FINANCE / FEE SHARING AGREEMENT		20,290	20,000	22,000	3511
<i>Comp. Rate: VARIOUS/ASSET BASED</i>					
INTERSTATE BANKING FEE - GA DEPT OF BANKING / FEE SHARING AGREEMENT		7,344	8,000	9,000	3511
<i>Comp. Rate: VARIOUS/ASSET BASED</i>					
INTERSTATE BANKING FEE - MO DIV OF FINANCE / FEE SHARING AGREEMENT		3,447	3,500	3,500	3511
<i>Comp. Rate: VARIOUS/ASSET BASED</i>					

FEES, PROFESSIONAL AND OTHER SERVICES

Department of Banking and Consumer Finance

Name of Agency

TYPE OF FEE AND NAME OF VENDOR	Retired w/ PERS	(1) Actual Expenses FY Ending June 30, 2012	(2) Estimated Expenses FY Ending June 30, 2013	(3) Requested for FY Ending June 30, 2014	Fund Num.
P & D MACZKA INC / MOVE CUBICLE AND FILE CABINETS <i>Comp. Rate: QUOTED RATE</i>		200	200	200	3511
RECORD MAX / RETRIEVAL/DELIVERY CHARGES <i>Comp. Rate: VARIES PER DELIVERY</i>		289	300	300	3511
INTERSTATE BANKING FEE - LA STATE OFFICE / FEE SHARING AGREEMENT <i>Comp. Rate: VARIOUS/ASSET BASED</i>		12,668	12,000	14,000	3511
UNIVERSITY SCREENPRINT / PRINT SET UP CHARGE <i>Comp. Rate: ACTUAL EXPENSE</i>		70			3511
VRC OF MS / RETRIEVAL/DELIVERY CHARGES <i>Comp. Rate: VARIES PER DELIVERY</i>		425	400	400	3511
AMERICAN EXPRESS / SHIPPING <i>Comp. Rate: ACTUAL EXPENSE</i>		39			3512
RECORD MAX / RETRIEVAL/DELIVERY CHARGE <i>Comp. Rate: VARIES PER DELIVERY</i>		325	350	350	3512
VRC OF MS / RETRIEVAL/DELIVERY CHARGES <i>Comp. Rate: VARIES PER DELIVERY</i>		325	350	350	3512
TOTAL 61690 Other Fees & Services		<u>128,345</u>	<u>127,240</u>	<u>143,100</u>	
GRAND TOTAL (61600-61699)		178,726	276,369	318,800	

VEHICLE PURCHASE DETAILS

Department of Banking and Consumer Finance _____

Name of Agency

Year	Model	Person(s) Assigned To	Vehicle Purpose/Use	FY2014 Req. Cost
				0
				<hr/>
				0
			TOTAL VEHICLE REQUEST	0

**VEHICLE INVENTORY
AS OF JUNE 30, 2012**

Department of Banking and Consumer Finance _____

Name of Agency

Veh. Type	Vehicle Descript.	Model Year	Model	Person(s) Assigned To	Purpose/Use	Tag Number	Mileage On 6-30-12	Average Miles per Year	Replacement Proposed	
									FY 2013	FY 2014

Vehicle Type = Passenger/Work

**PRIORITY OF DECISION UNITS
FISCAL YEAR**

Department of Banking and Consumer Finance
Agency Name

Program	Decision Unit	Object	Amount
Priority # 0			
Program # 1 : BANK - ADMINISTRATION	Contractual Continuation	Contractual	34,427
		Total	34,427
		Other Special Funds	34,427
Program # 1 : BANK - ADMINISTRATION	Commodities Continuation	Commodities	1,500
		Total	1,500
		Other Special Funds	1,500
Program # 1 : BANK - ADMINISTRATION	Equipment Continuation	Equipment	3,000
		Total	3,000
		Other Special Funds	3,000
Program # 1 : BANK - ADMINISTRATION	Wireless Comm. Continuation	Wireless	400
		Total	400
		Other Special Funds	400
Program # 1 : BANK - ADMINISTRATION	Salary Reallocations	Salaries	15,503
		Total	15,503
		Other Special Funds	15,503
Program # 2 : BANK - EXAMINATION	Travel Costs	Travel	20,500
		Total	20,500
		Other Special Funds	20,500
Program # 2 : BANK - EXAMINATION	Salary Reclassifications	Salaries	53,462
		Total	53,462
		Other Special Funds	53,462
Program # 2 : BANK - EXAMINATION	Salary Benchmarks	Salaries	100,501
		Total	100,501
		Other Special Funds	100,501

**PRIORITY OF DECISION UNITS
FISCAL YEAR**

Department of Banking and Consumer Finance _____
Agency Name

Program	Decision Unit	Object	Amount
Priority # 0			
Program # 2 : BANK - EXAMINATION	New Pins Requested		
		Salaries	413,387
		Travel	108,000
		Contractual	21,000
		Equipment	28,000
		Total	570,387
		Other Special Funds	570,387
Program # 4 : CONSUMER FIN - ADMINISTRATION	Contractual Continuation		
		Contractual	70,000
		Total	70,000
		Other Special Funds	70,000
Program # 4 : CONSUMER FIN - ADMINISTRATION	Commodities Continuation		
		Commodities	2,500
		Total	2,500
		Other Special Funds	2,500
Program # 4 : CONSUMER FIN - ADMINISTRATION	Equipment Continuation		
		Equipment	3,000
		Total	3,000
		Other Special Funds	3,000
Program # 5 : CONSUMER FIN - EXAMINATION	Travel Costs		
		Travel	7,000
		Total	7,000
		Other Special Funds	7,000
Program # 5 : CONSUMER FIN - EXAMINATION	Wireless Comm Continuation		
		Wireless	400
		Total	400
		Other Special Funds	400
Program # 5 : CONSUMER FIN - EXAMINATION	Salary Benchmarks		
		Salaries	24,224
		Total	24,224
		Other Special Funds	24,224

**PRIORITY OF DECISION UNITS
FISCAL YEAR**

Department of Banking and Consumer Finance _____
Agency Name

Program	Decision Unit	Object	Amount
Priority # 0			
Program # 5 : CONSUMER FIN - EXAMINATION	New Pins Requested		
		Salaries	138,667
		Travel	36,000
		Contractual	7,000
		Equipment	6,000
		Total	187,667
		Other Special Funds	187,667
Program # 6 : MORTGAGE - ADMINISTRATION	Contractual Continuation		
		Contractual	30,000
		Total	30,000
		Other Special Funds	30,000
Program # 6 : MORTGAGE - ADMINISTRATION	Commodities Continuation		
		Commodities	1,000
		Total	1,000
		Other Special Funds	1,000
Program # 6 : MORTGAGE - ADMINISTRATION	Computer Continuation		
		Equipment	1,200
		Total	1,200
		Other Special Funds	1,200
Program # 6 : MORTGAGE - ADMINISTRATION	Salary Reallocation		
		Salaries	9,651
		Total	9,651
		Other Special Funds	9,651
Program # 6 : MORTGAGE - ADMINISTRATION	Salary Reclassification		
		Salaries	7,068
		Total	7,068
		Other Special Funds	7,068
Program # 7 : MORTGAGE - EXAMINATION	Travel Costs		
		Travel	7,000
		Total	7,000
		Other Special Funds	7,000

**PRIORITY OF DECISION UNITS
FISCAL YEAR**

Department of Banking and Consumer Finance _____
Agency Name

Program	Decision Unit	Object	Amount
Priority # 0			
Program # 7 : MORTGAGE - EXAMINATION	Salary Benchmarks		
		Salaries	13,862
		Total	13,862
		Other Special Funds	13,862
Program # 7 : MORTGAGE - EXAMINATION	New Pins Requested		
		Salaries	69,334
		Travel	18,000
		Contractual	3,500
		Equipment	3,000
		Total	93,834
		Other Special Funds	93,834

CAPITAL LEASES

Department of Banking and Consumer Finance

Name of Agency

Vendor/ Item Leased	Original Date of Lease	Original Number of Months of Lease	Number of Months Remaining on 6-30-12	Last Payment Date	Interest Rate	Amount of Each Monthly/Yearly Payment			Total of Payments to be Made							
									Principal	Interest	Total	Actual FY 2012	Estimated FY 2013			Requested FY 2014
						Principal	Interest	Total					Principal	Interest	Total	
/	/ /	0	0	/ /	.000											

Summary of 3% General Fund Program Reduction to FY2013 Appropriated Funding by Major Object

Department of Banking and Consumer Finance _____

Major Object	FY2013 GENERAL FUND REDUCTION	AFFECT ON FY2013 STATE SUPPORT SPECIAL FUNDS	AFFECT ON FY2013 FEDERAL FUNDS	AFFECT ON FY2013 OTHER SPECIAL FUNDS	TOTAL 3% REDUCTIONS
PERSONAL SERVICES					
TRAVEL					
CONTRACTUAL SERVICES					
COMMODITIES					
OTHER THAN EQUIPMENT					
EQUIPMENT					
VEHICLES					
WIRELESS COMM. DEVICES					
SUBSIDIES, LOANS, ETC					
TOTALS					